Members of the FDIC Unbanked/Underbanked Survey Study Group
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Division of Insurance and Research: David Chapman, Eric Robbins, and Katherine Samolyk.
Legal Division: Leneta Gregorie.

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   Sherrie L.W. Rhine and Eric Robbins.

Lead Statistical Analysts and Advisors
   David Chapman, Ryan Goodstein, and Chris MacColl.

Contributors:
   Karyen Chu, Anirudh Sarna, Masseh Tahiry, Shannon Williams, Kathy Zeidler.
### Table 2
**Branch Concentration in LMI and MSA Geographies by Asset Size**

<table>
<thead>
<tr>
<th>Branch Concentration</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Branch Concentration in LMI Geographies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than one-third of branches in LMI areas</td>
<td>5,238</td>
<td>71.4</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>One-third or more of branches in LMI areas</td>
<td>2,090</td>
<td>28.5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>100</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>Branch Concentration in MSA Geographies</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than three-quarters of branches in MSAs</td>
<td>3,697</td>
<td>50.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Three-quarters or more of branches in MSAs</td>
<td>3,631</td>
<td>49.5</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>100</td>
<td>25</td>
<td>100</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'* - *' = For this table cell, there were no sample observations.
Table 3.1
Actively Marketing Products or Services Customized to the Needs of Unbanked or Underbanked Consumers by Asset Size

<table>
<thead>
<tr>
<th>Actively marketing</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Yes</td>
<td>2,329</td>
<td>36.5</td>
<td>16</td>
<td>66.6</td>
</tr>
<tr>
<td>No</td>
<td>4,050</td>
<td>63.4</td>
<td>8</td>
<td>33.3</td>
</tr>
<tr>
<td>Total</td>
<td>6,380</td>
<td>100</td>
<td>24</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>948</td>
<td>12.9</td>
<td>1</td>
<td>4.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 3.2
Developed Special Products, Services, or Programs Customized to the Needs of Unbanked or Underbanked Consumers

<table>
<thead>
<tr>
<th>Developed special products, services, or programs</th>
<th>Asset Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
</tr>
<tr>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Yes</td>
<td>2,744</td>
</tr>
<tr>
<td>No</td>
<td>3,657</td>
</tr>
<tr>
<td>Total</td>
<td>6,402</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>926</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 3.3  
Effectiveness of Marketing Channels by Asset Size

<table>
<thead>
<tr>
<th>Marketing Channels</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Number</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>First most effective marketing channel</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>TV or radio advertising</td>
<td>144</td>
<td>6.1</td>
<td>25.0</td>
<td>12</td>
</tr>
<tr>
<td>Newspapers, brochures, or other print advertising</td>
<td>682</td>
<td>29.3</td>
<td>12.5</td>
<td>42</td>
</tr>
<tr>
<td>Email or social media marketing</td>
<td>22</td>
<td>0.9</td>
<td>6.2</td>
<td>-</td>
</tr>
<tr>
<td>Direct mail</td>
<td>192</td>
<td>8.2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Billboard advertising or signage outside of branch locations</td>
<td>159</td>
<td>6.8</td>
<td>6.2</td>
<td>9</td>
</tr>
<tr>
<td>Community outreach collaborations</td>
<td>898</td>
<td>38.5</td>
<td>50.0</td>
<td>124</td>
</tr>
<tr>
<td>Other</td>
<td>227</td>
<td>9.7</td>
<td>-</td>
<td>14</td>
</tr>
<tr>
<td>Total</td>
<td>2,327</td>
<td>100</td>
<td>16</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>5,001</td>
<td>68.2</td>
<td>9</td>
<td>36.0</td>
</tr>
</tbody>
</table>

Second most effective marketing channel                                           | Number    | Number                            | Number                            | Number                          |
|                                                                                   | Pct of Col | Pct of Col                         | Pct of Col                         | Pct of Col                      |
| TV or radio advertising                                                          | 329       | 15.1                              | 14.2                              | 29                              | 13.4                            |
| Newspapers, brochures, or other print advertising                                 | 716       | 33.0                              | 28.5                              | 74                              | 33.7                            |
| Email or social media marketing                                                   | 76        | 3.5                               | -                                 | -                               | 12                              |
| Direct mail                                                                       | 173       | 7.9                               | 14.2                              | 22                              | 10.1                            |
| Billboard advertising or signage outside of branch locations                       | 284       | 13.1                              | 14.2                              | 27                              | 12.3                            |
| Community outreach collaborations                                                 | 346       | 15.9                              | 14.2                              | 24                              | 11.2                            |
| Other                                                                             | 244       | 11.2                              | 14.2                              | 29                              | 13.4                            |
| Total                                                                             | 2,171     | 100                               | 14                                | 100                             | 221                             |
| Non-Response Rate                                                                 | 5,157     | 70.3                              | 44.0                              | 337                             | 60.4                            |

Third most effective marketing channel                                           | Number    | Number                            | Number                            | Number                          |
|                                                                                   | Pct of Col | Pct of Col                         | Pct of Col                         | Pct of Col                      |
| TV or radio advertising                                                          | 344       | 17.3                              | 28.5                              | 42                              | 20.9                            |
| Newspapers, brochures, or other print advertising                                 | 322       | 16.2                              | 7.1                               | 44                              | 22.2                            |
| Email or social media marketing                                                   | 37        | 1.8                               | 7.1                               | 14                              | 7.4                             |
| Direct mail                                                                       | 266       | 13.4                              | 21.4                              | 29                              | 14.8                            |
| Telemarketing                                                                     | 26        | 1.3                               | -                                 | 4                               | 2.4                             |
| Billboard advertising or signage outside of branch locations                       | 263       | 13.3                              | -                                 | 29                              | 14.8                            |
| Community outreach collaborations                                                 | 252       | 12.7                              | 28.5                              | 14                              | 7.4                             |
| Other                                                                             | 467       | 23.6                              | 7.1                               | 19                              | 9.8                             |
| Total                                                                             | 1,981     | 100                               | 14                                | 100                             | 201                             |
| Non-Response Rate                                                                 | 5,347     | 72.9                              | 44.0                              | 357                             | 64.0                            |

Notes:  
Proportions are calculated based on respondents that answered the question and that also actively market to the unbanked and underbanked.  
Figures do not always reconcile to totals because of rounding.  
* * = For this table cell, there were no sample observations.
Table 3.4
Retail Strategies by Asset Size

<table>
<thead>
<tr>
<th>Retail Strategies</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Non-Traditional Location (Community Center, Supermarket, etc.)</td>
<td>Yes</td>
<td>766</td>
<td>10.4</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>6,538</td>
<td>89.5</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,305</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>23</td>
<td>0.3</td>
<td>2</td>
</tr>
<tr>
<td>Off-Premise ATMs in Retail Establishments or Other Accessible Locations</td>
<td>Yes</td>
<td>2,915</td>
<td>40.2</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,326</td>
<td>59.7</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,241</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>87</td>
<td>1.1</td>
<td>2</td>
</tr>
<tr>
<td>Non-Traditional Branch Format/Design (e.g., More Casual Lobby Decor)</td>
<td>Yes</td>
<td>2,723</td>
<td>37.5</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,537</td>
<td>62.4</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,260</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>68</td>
<td>0.9</td>
<td>4</td>
</tr>
<tr>
<td>Extended Banking Hours on Weekday Evenings, Saturday or Sunday</td>
<td>Yes</td>
<td>2,729</td>
<td>37.3</td>
<td>19</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,573</td>
<td>62.6</td>
<td>6</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,302</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>26</td>
<td>0.3</td>
<td>4</td>
</tr>
<tr>
<td>Multilingual Staff Available (Language other than English)</td>
<td>Yes</td>
<td>3,154</td>
<td>43.3</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,129</td>
<td>56.6</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,283</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>45</td>
<td>0.6</td>
<td>2</td>
</tr>
<tr>
<td>Use Online (Internet) banking in languages other than English</td>
<td>Yes</td>
<td>603</td>
<td>8.3</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>6,656</td>
<td>91.6</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,260</td>
<td>100</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>68</td>
<td>0.9</td>
<td>4</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 3.4
Retail Strategies by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail Strategies</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Mobile (Cell Phone) Banking</td>
<td>2,060</td>
<td>28.2</td>
<td>21</td>
<td>87.5</td>
</tr>
<tr>
<td>No</td>
<td>5,220</td>
<td>71.7</td>
<td>3</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>7,280</td>
<td>100</td>
<td>24</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>48</td>
<td>0.6</td>
<td>1</td>
<td>4.0</td>
</tr>
<tr>
<td>Automated (IVR) Telephone Banking</td>
<td>4,508</td>
<td>61.8</td>
<td>24</td>
<td>96.0</td>
</tr>
<tr>
<td>No</td>
<td>2,775</td>
<td>38.1</td>
<td>1</td>
<td>4.0</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
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<td>100</td>
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<tr>
<td>Non-Response Rate</td>
<td>45</td>
<td>0.6</td>
<td>2</td>
<td>0.4</td>
</tr>
<tr>
<td>Use Other (Fill in response) (Allow 200 characters).</td>
<td>1,155</td>
<td>29.9</td>
<td>4</td>
<td>28.5</td>
</tr>
<tr>
<td>No</td>
<td>2,708</td>
<td>70.0</td>
<td>10</td>
<td>71.4</td>
</tr>
<tr>
<td>Total</td>
<td>3,864</td>
<td>100</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>3,464</td>
<td>47.2</td>
<td>11</td>
<td>44.0</td>
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</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 3.5.1
Effectiveness Rating of Automated (IVR) Telephone Banking by Asset Size

<table>
<thead>
<tr>
<th>Automated (IVR) Telephone Banking</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Total</td>
<td>4,436</td>
<td>2,892</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Don't know</td>
<td>2,892</td>
<td></td>
<td>39.4</td>
<td>2</td>
</tr>
<tr>
<td>Very effective</td>
<td>497</td>
<td>2</td>
<td>8.6</td>
<td>101</td>
</tr>
<tr>
<td>Effective</td>
<td>1,537</td>
<td>9</td>
<td>39.1</td>
<td>166</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>1,244</td>
<td>3</td>
<td>13.0</td>
<td>114</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>322</td>
<td></td>
<td>-</td>
<td>24</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Total</td>
<td>4,436</td>
<td>2,892</td>
<td>100</td>
<td>23</td>
</tr>
<tr>
<td>Don't know</td>
<td>2,892</td>
<td></td>
<td>39.4</td>
<td>2</td>
</tr>
<tr>
<td>Very effective</td>
<td>497</td>
<td>2</td>
<td>8.6</td>
<td>101</td>
</tr>
<tr>
<td>Effective</td>
<td>1,537</td>
<td>9</td>
<td>39.1</td>
<td>166</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>1,244</td>
<td>3</td>
<td>13.0</td>
<td>114</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>322</td>
<td></td>
<td>-</td>
<td>24</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also use automated (IVR) telephone banking services to develop relationships with the unbanked and underbanked.
Figures do not always reconcile to totals because of rounding.
' - ' = For this table cell, there were no sample observations.
### Table 3.5.2

**Effectiveness Rating of Multilingual Staff by Asset Size**

<table>
<thead>
<tr>
<th>Multilingual Staff</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>71</td>
<td>2.3</td>
<td>-</td>
<td>-</td>
<td>7</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>881</td>
<td>28.4</td>
<td>2</td>
<td>9.0</td>
<td>91</td>
</tr>
<tr>
<td>Effective</td>
<td>1,137</td>
<td>36.7</td>
<td>9</td>
<td>40.9</td>
<td>171</td>
</tr>
<tr>
<td>Very effective</td>
<td>796</td>
<td>25.7</td>
<td>8</td>
<td>36.3</td>
<td>129</td>
</tr>
<tr>
<td>Don’t know</td>
<td>210</td>
<td>6.7</td>
<td>3</td>
<td>13.6</td>
<td>37</td>
</tr>
<tr>
<td>Total</td>
<td>3,097</td>
<td>100</td>
<td>22</td>
<td>100</td>
<td>437</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,231</td>
<td>57.7</td>
<td>3</td>
<td>12.0</td>
<td>121</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also employ multilingual staff to develop relationships with the unbanked and underbanked.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
Table 3.5.3
Effectiveness Rating of Off-Premise ATMs by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not effective at all</td>
<td>249</td>
<td>8.6</td>
<td>2</td>
<td>9.0</td>
<td>34</td>
<td>9.2</td>
<td>212</td>
<td>8.5</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>1,055</td>
<td>36.5</td>
<td>5</td>
<td>22.7</td>
<td>114</td>
<td>30.4</td>
<td>936</td>
<td>37.6</td>
</tr>
<tr>
<td>Effective</td>
<td>918</td>
<td>31.8</td>
<td>7</td>
<td>31.8</td>
<td>124</td>
<td>33.1</td>
<td>787</td>
<td>31.6</td>
</tr>
<tr>
<td>Very effective</td>
<td>288</td>
<td>9.9</td>
<td>1</td>
<td>4.5</td>
<td>32</td>
<td>8.6</td>
<td>255</td>
<td>10.2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>374</td>
<td>12.9</td>
<td>7</td>
<td>31.8</td>
<td>69</td>
<td>18.5</td>
<td>297</td>
<td>11.9</td>
</tr>
<tr>
<td>Total</td>
<td>2,886</td>
<td>100</td>
<td>22</td>
<td>100</td>
<td>375</td>
<td>100</td>
<td>2,489</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,442</td>
<td>60.6</td>
<td>3</td>
<td>12.0</td>
<td>183</td>
<td>32.8</td>
<td>4,255</td>
<td>63.0</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also use off-premise ATMs as a retail strategy to develop relationships with the unbanked and underbanked.
- Figures do not always reconcile to totals because of rounding.
Table 3.5.4
Effectiveness Rating of Mobile (Cell Phone) Banking by Asset Size

<table>
<thead>
<tr>
<th>Mobile (cell phone) banking</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>242</td>
<td>11.8</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>669</td>
<td>32.5</td>
<td>4</td>
<td>20.0</td>
</tr>
<tr>
<td>Effective</td>
<td>377</td>
<td>18.3</td>
<td>4</td>
<td>20.0</td>
</tr>
<tr>
<td>Very effective</td>
<td>65</td>
<td>3.1</td>
<td>3</td>
<td>15.0</td>
</tr>
<tr>
<td>Don't know</td>
<td>699</td>
<td>34.0</td>
<td>9</td>
<td>45.0</td>
</tr>
<tr>
<td>Total</td>
<td>2,054</td>
<td>100</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>5,274</td>
<td>71.9</td>
<td>5</td>
<td>20.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also use mobile (cell phone) banking as a retail strategy to develop relationships with the unbanked and underbanked.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
### Table 3.5.5
**Effectiveness Rating of Non-Traditional Location by Asset size**

<table>
<thead>
<tr>
<th>Non-traditional locations</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>31</td>
<td>4.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>268</td>
<td>35.1</td>
<td>2</td>
<td>13.3</td>
</tr>
<tr>
<td>Effective</td>
<td>321</td>
<td>42.0</td>
<td>5</td>
<td>33.3</td>
</tr>
<tr>
<td>Very effective</td>
<td>72</td>
<td>9.5</td>
<td>3</td>
<td>20.0</td>
</tr>
<tr>
<td>Don't know</td>
<td>69</td>
<td>9.1</td>
<td>5</td>
<td>33.3</td>
</tr>
<tr>
<td>Total</td>
<td>763</td>
<td>100</td>
<td>15</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>6,565</td>
<td>89.5</td>
<td>10</td>
<td>40.0</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also use non-traditional locations to develop relationships with the unbanked and underbanked.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
Table 3.5.6
Effectiveness Rating of Non-Traditional Branch Format/Design by Asset size

<table>
<thead>
<tr>
<th>Non-Traditional Branch Format/Design</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>121</td>
<td>4.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>741</td>
<td>27.4</td>
<td>1</td>
<td>7.6</td>
</tr>
<tr>
<td>Effective</td>
<td>908</td>
<td>33.6</td>
<td>6</td>
<td>46.1</td>
</tr>
<tr>
<td>Very effective</td>
<td>231</td>
<td>8.5</td>
<td>1</td>
<td>7.6</td>
</tr>
<tr>
<td>Don't know</td>
<td>695</td>
<td>25.7</td>
<td>5</td>
<td>38.4</td>
</tr>
<tr>
<td>Total</td>
<td>2,698</td>
<td>100</td>
<td>13</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,630</td>
<td>63.1</td>
<td>12</td>
<td>48.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also implement non-traditional branch format/design to develop relationships with the unbanked and underbanked.
Figures do not always reconcile to totals because of rounding.
''-'-' = For this table cell, there were no sample observations.
### Table 3.5.7
**Effectiveness Rating of Extended Banking Hours by Asset size**

<table>
<thead>
<tr>
<th>Extended Banking Hours</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>246</td>
<td>9.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>896</td>
<td>32.9</td>
<td>3</td>
<td>16.6</td>
</tr>
<tr>
<td>Effective</td>
<td>945</td>
<td>34.7</td>
<td>7</td>
<td>38.8</td>
</tr>
<tr>
<td>Very effective</td>
<td>309</td>
<td>11.3</td>
<td>3</td>
<td>16.6</td>
</tr>
<tr>
<td>Don't know</td>
<td>323</td>
<td>11.9</td>
<td>5</td>
<td>27.7</td>
</tr>
<tr>
<td>Total</td>
<td>2,721</td>
<td>100</td>
<td>18</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,607</td>
<td>62.8</td>
<td>7</td>
<td>28.0</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also extend banking hours as a retail strategy to develop relationships with the unbanked and underbanked.
- Figures do not always reconcile to totals because of rounding.
- For this table cell, there were no sample observations.
### Table 3.5.8

**Effectiveness of Online (Internet) Banking by Asset size**

<table>
<thead>
<tr>
<th>Online (Internet) Banking</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Not effective at all</td>
<td>69</td>
<td>11.5</td>
<td>1</td>
<td>9.0</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>189</td>
<td>31.4</td>
<td>2</td>
<td>18.1</td>
</tr>
<tr>
<td>Effective</td>
<td>235</td>
<td>39.0</td>
<td>4</td>
<td>36.3</td>
</tr>
<tr>
<td>Very effective</td>
<td>22</td>
<td>3.7</td>
<td>3</td>
<td>27.2</td>
</tr>
<tr>
<td>Don't know</td>
<td>84</td>
<td>14.0</td>
<td>1</td>
<td>9.0</td>
</tr>
<tr>
<td>Total</td>
<td>602</td>
<td>100</td>
<td>11</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>6,726</td>
<td>91.7</td>
<td>14</td>
<td>56.0</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also use online (internet) banking as a retail strategy to develop relationships with the unbanked and underbanked.
- Figures do not always reconcile to totals because of rounding.
- ' - ' = For this table cell, there were no sample observations.
Table 3.6
Partnerships to Promote Checking or Savings Products by Asset Size

<table>
<thead>
<tr>
<th>Partnerships to promote Checking accounts</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Yes</td>
<td>3,558</td>
<td>49.3</td>
<td>21</td>
<td>87.5</td>
</tr>
<tr>
<td>No</td>
<td>3,655</td>
<td>50.6</td>
<td>3</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>7,214</td>
<td>100</td>
<td>24</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>114</td>
<td>1.5</td>
<td>1</td>
<td>4.0</td>
</tr>
<tr>
<td>Partnerships to promote Savings products</td>
<td>3,607</td>
<td>50.3</td>
<td>20</td>
<td>83.3</td>
</tr>
<tr>
<td>No</td>
<td>3,561</td>
<td>49.6</td>
<td>4</td>
<td>16.6</td>
</tr>
<tr>
<td>Total</td>
<td>7,169</td>
<td>100</td>
<td>24</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>159</td>
<td>2.1</td>
<td>1</td>
<td>4.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 4.1.1
Minimum Amount to Open a Basic or Entry-Level Checking Account with and without Direct Deposit by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Without Direct Deposit</th>
<th>With Direct Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>12.0 36.0 20.0 4.0</td>
</tr>
<tr>
<td></td>
<td>$1 to $50</td>
<td>36.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>15.5 24.4 25.3 1.7</td>
</tr>
<tr>
<td></td>
<td>$100</td>
<td>32.0</td>
</tr>
<tr>
<td></td>
<td>More than $100</td>
<td>0.8</td>
</tr>
<tr>
<td></td>
<td>No Response</td>
<td>19.1 24.4 24.4 1.3</td>
</tr>
<tr>
<td></td>
<td>Zero</td>
<td>21.4 16.4 15.1 4.4</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>15.4 15.4 16.7 43.2</td>
</tr>
<tr>
<td></td>
<td>$100</td>
<td>5.9</td>
</tr>
<tr>
<td></td>
<td>More than $100</td>
<td>3.1</td>
</tr>
<tr>
<td></td>
<td>No Response</td>
<td>21.4 16.4 15.1 4.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>15.4 16.2 17.4 42.2</td>
</tr>
<tr>
<td></td>
<td>Pct of Row</td>
<td>5.6</td>
</tr>
<tr>
<td></td>
<td>Pct of Row</td>
<td>2.9</td>
</tr>
<tr>
<td></td>
<td>Pct of Row</td>
<td>21.2 17.0 15.8 38.9</td>
</tr>
<tr>
<td></td>
<td>Pct of Row</td>
<td>4.1</td>
</tr>
<tr>
<td></td>
<td>Pct of Row</td>
<td>2.6</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
‘- -’ = For this table cell, there were no sample observations.
Table 4.1.2
Median and Average Minimum Amount to Open a Checking Account with and without Direct Deposit by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Without Direct Deposit</th>
<th>With Direct Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Mean $</td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td>22</td>
<td>0.3</td>
<td>22</td>
</tr>
<tr>
<td>(Largest)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td>467</td>
<td>7.8</td>
<td>467</td>
</tr>
<tr>
<td>(Midsize)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $1 Billion</td>
<td>5,489</td>
<td>91.8</td>
<td>5,489</td>
</tr>
<tr>
<td>(Smallest)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5,978</td>
<td>100</td>
<td>5,978</td>
</tr>
</tbody>
</table>

Non-Response Rate 1,350 18.4

Notes:
Proportions are calculated based on respondents that answered the question and required a minimum amount to open a checking account.
Figures do not always reconcile to totals because of rounding.
Table 4.1.3

Monthly Maintenance Fee for a Basic or Entry-Level Checking Account with and without Direct Deposit by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Without Direct Deposit</th>
<th>With Direct Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
<td>Zero</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>20.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>70.6</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>64.6</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>64.9</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- "-" = For this table cell, there were no sample observations.
### Table 4.1.4
**Median and Average Monthly Maintenance Fees with and without Direct Deposit by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Without Direct Deposit</th>
<th>With Direct Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Number</td>
<td>Mean $</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>20</td>
<td>20</td>
<td>8.33</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>163</td>
<td>163</td>
<td>7.06</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>2,425</td>
<td>2,383</td>
<td>6.32</td>
</tr>
<tr>
<td>Total</td>
<td>2,609</td>
<td>2,567</td>
<td>6.38</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,719</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and reported a monthly, quarterly, or annual fee for an account with direct deposit or for an account without direct deposit.
- Figures do not always reconcile to totals because of rounding.
Table 4.1.5
Minimum Account Balance to Avoid Low-Balance Fees for a Basic or Entry-Level Checking Account with and without Direct Deposit by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Without Direct Deposit</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th>With Direct Deposit</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
<td>Zoro</td>
<td>$1 to $25</td>
<td>$26 to $100</td>
<td>$101 to $500</td>
<td>More than $500</td>
<td>No Response</td>
<td>Zoro</td>
<td>$1 to $25</td>
<td>$26 to $100</td>
<td>$101 to $500</td>
<td>More than $500</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>44.0</td>
<td>4.0</td>
<td>12.0</td>
<td>36.0</td>
<td>4.0</td>
<td>52.0</td>
<td>8.0</td>
<td>-</td>
<td>8.0</td>
<td>28.0</td>
<td>4.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>74.2</td>
<td>5.7</td>
<td>5.3</td>
<td>6.2</td>
<td>7.1</td>
<td>1.3</td>
<td>78.6</td>
<td>4.0</td>
<td>4.8</td>
<td>4.8</td>
<td>5.7</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>67.1</td>
<td>1.2</td>
<td>6.3</td>
<td>15.7</td>
<td>6.3</td>
<td>3.1</td>
<td>70.9</td>
<td>1.2</td>
<td>6.3</td>
<td>12.3</td>
<td>5.9</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>67.6</td>
<td>1.6</td>
<td>6.2</td>
<td>15.0</td>
<td>6.4</td>
<td>3.0</td>
<td>71.4</td>
<td>1.4</td>
<td>6.1</td>
<td>11.7</td>
<td>6.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
'*' = For this table cell, there were no sample observations.
### Table 4.1.6
Median and Average Minimum Account Balance to Avoid Low-Balance Fees with and without Direct Deposit by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Without Direct Deposit</th>
<th>With Direct Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td>13</td>
<td>13</td>
<td>11</td>
</tr>
<tr>
<td>(Largest)</td>
<td></td>
<td>1,042.38</td>
<td>1.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td>136</td>
<td>136</td>
<td>109</td>
</tr>
<tr>
<td>(Midsize)</td>
<td></td>
<td>566.87</td>
<td>1.00</td>
</tr>
<tr>
<td>Less than $1 Billion</td>
<td>2,000</td>
<td>2,000</td>
<td>1,744</td>
</tr>
<tr>
<td>(Smallest)</td>
<td></td>
<td>452.68</td>
<td>1.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,149</td>
<td>2,149</td>
<td>1,865</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>5,179</td>
<td>5,179</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that required a minimum account balance to avoid low balance maintenance fees.
Figures do not always reconcile to totals because of rounding.
Table 4.1.7
Electronic (Card-Based) Account as the Basic or Entry-Level Checking Account by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Card Based (Paper Checks Allowed)</th>
<th>Card Based (Paper Checks Not Allowed)</th>
<th>Not Card Based</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>12.0</td>
<td>8.0</td>
<td>80.0</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>15.5</td>
<td>2.6</td>
<td>80.8</td>
<td>0.8</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>21.4</td>
<td>0.6</td>
<td>75.7</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>7,329</strong></td>
<td><strong>20.9</strong></td>
<td><strong>0.8</strong></td>
<td><strong>76.1</strong></td>
<td><strong>2.1</strong></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
' - ' = For this table cell, there were no sample observations.
Table 4.1.8.a
Typical Per-Item Check Fee for Writing More Than a Minimum Allotted Number of Checks per Month by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>8.0</td>
<td>80.0</td>
<td>12.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>2.6</td>
<td>86.2</td>
<td>8.0</td>
<td>1.7</td>
<td>1.3</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>0.6</td>
<td>82.9</td>
<td>13.5</td>
<td>0.6</td>
<td>2.2</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>0.8</td>
<td>83.2</td>
<td>13.1</td>
<td>0.7</td>
<td>2.1</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
' - ' = For this table cell, there were no sample observations.
### Table 4.1.8.b
**Median and Average Per-Item Check Fee by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Per-Item Paper Check Fee ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>3</td>
<td>0.2</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>54</td>
<td>5.3</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>957</td>
<td>94.3</td>
</tr>
<tr>
<td>Total</td>
<td>1,015</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>6,313</td>
<td>86.1</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also charge a per-item check fee.
- Figures do not always reconcile to totals because of rounding.
Table 4.1.9.a

Nonsufficient Funds (NSF) Fees by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>All Banks</th>
<th>NSF Fees</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Does not</td>
<td>$1 to $10</td>
<td>$11 to $25</td>
<td>$26 to $30</td>
<td>More than $30</td>
<td>No Response</td>
</tr>
<tr>
<td></td>
<td></td>
<td>charge</td>
<td>Row</td>
<td>Row</td>
<td>Row</td>
<td>Row</td>
<td>Row</td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td>25</td>
<td>12.0</td>
<td>-</td>
<td>16.0</td>
<td>-</td>
<td>72.0</td>
<td>-</td>
</tr>
<tr>
<td>(Largest)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td>559</td>
<td>2.2</td>
<td>0.8</td>
<td>12.0</td>
<td>28.4</td>
<td>53.3</td>
<td>3.1</td>
</tr>
<tr>
<td>(Midsize)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $1 Billion</td>
<td>6,745</td>
<td>3.1</td>
<td>1.8</td>
<td>43.2</td>
<td>33.4</td>
<td>15.1</td>
<td>3.1</td>
</tr>
<tr>
<td>(Smallest)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>3.1</td>
<td>1.8</td>
<td>40.7</td>
<td>32.9</td>
<td>18.2</td>
<td>3.1</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- '-' = For this table cell, there were no sample observations.
### Table 4.1.9.b
**Median and Average Nonsufficient Funds (NSF) Fees by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th></th>
<th>NSF Fees</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Mean $</td>
<td>Minimum $</td>
<td>Median $</td>
<td>Maximum $</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>22</td>
<td>0.3</td>
<td>22</td>
<td>33.18</td>
<td>22.00</td>
<td>35.00</td>
<td>38.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>529</td>
<td>7.7</td>
<td>529</td>
<td>31.17</td>
<td>5.00</td>
<td>32.00</td>
<td>40.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,319</td>
<td>91.9</td>
<td>6,319</td>
<td>26.17</td>
<td>5.00</td>
<td>27.00</td>
<td>40.00</td>
</tr>
<tr>
<td>Total</td>
<td>6,870</td>
<td>100</td>
<td>6,870</td>
<td>26.58</td>
<td>5.00</td>
<td>28.00</td>
<td>40.00</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>458</td>
<td>6.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
Table 4.1.10.a

Nonsufficient Funds (NSF) Fees by Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Branch Concentration in MSA Geographies</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low-MSA</td>
<td>3,697</td>
<td>3.5</td>
<td>2.3</td>
<td>48.5</td>
<td>30.6</td>
<td>12.7</td>
<td>2.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High-MSA</td>
<td>3,631</td>
<td>2.6</td>
<td>1.3</td>
<td>32.8</td>
<td>35.2</td>
<td>23.8</td>
<td>3.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>3.1</td>
<td>1.8</td>
<td>40.7</td>
<td>32.9</td>
<td>18.2</td>
<td>3.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
Table 4.1.10.b  
Median and Average Nonsufficient Funds (NSF) Fees by Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Branch Concentration in MSA Geographies</th>
<th>All Banks</th>
<th>NSF Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Low-MSA</td>
<td>3,481</td>
<td>50.6</td>
</tr>
<tr>
<td>High-MSA</td>
<td>3,388</td>
<td>49.3</td>
</tr>
<tr>
<td>Total</td>
<td>6,870</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>458</td>
<td>6.2</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### Table 4.1.10.c
**Nonsufficient Funds (NSF) Fees by Asset Size and Branch Concentration in MSA Geographies**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Branch Concentration in MSA Geographies</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>NSF Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>High-MSA</td>
<td>25</td>
<td>12.0</td>
<td>-</td>
<td>16.0</td>
<td>-</td>
<td>72.0</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>Low-MSA</td>
<td>186</td>
<td>1.3</td>
<td>-</td>
<td>14.6</td>
<td>37.3</td>
<td>46.6</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>372</td>
<td>2.6</td>
<td>1.3</td>
<td>10.6</td>
<td>24.0</td>
<td>56.6</td>
<td>4.6</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>Low-MSA</td>
<td>3,510</td>
<td>3.6</td>
<td>2.4</td>
<td>50.3</td>
<td>30.3</td>
<td>10.9</td>
<td>2.4</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>3,234</td>
<td>2.6</td>
<td>1.3</td>
<td>35.5</td>
<td>36.8</td>
<td>19.7</td>
<td>3.9</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
<td>7,329</td>
<td>3.1</td>
<td>1.8</td>
<td>40.7</td>
<td>32.9</td>
<td>18.2</td>
<td>3.1</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- '-' = For this table cell, there were no sample observations.
Table 4.1.10.d
Median and Average Nonsufficient Funds Fees by Asset Size and Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Branch Concentration in MSA Geographies</th>
<th>All Banks</th>
<th>NSF Fees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>High-MSA</td>
<td>25</td>
<td>0.3</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>Low-MSA</td>
<td>186</td>
<td>2.6</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>355</td>
<td>5.0</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>Low-MSA</td>
<td>3,425</td>
<td>48.2</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>3,106</td>
<td>43.7</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
<td>7,098</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>Total</td>
<td>230</td>
<td>3.1</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### Table 4.1.11.a

**Type of Overdraft Program for Basic or Entry-Level Checking Accounts by Asset Size**

<table>
<thead>
<tr>
<th>Overdraft Coverage</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Bank offers automated overdraft coverage on an automated or ad hoc basis</td>
<td>Yes</td>
<td>6,551</td>
<td>91.3</td>
<td>92.0</td>
<td>92.3</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>618</td>
<td>8.6</td>
<td>8.0</td>
<td>7.6</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,170</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>158</td>
<td>2.1</td>
<td>1.7</td>
<td>2.2</td>
</tr>
<tr>
<td>Bank offers automated overdraft coverage on most basic or entry-level account</td>
<td>Yes</td>
<td>2,204</td>
<td>33.6</td>
<td>69.5</td>
<td>53.9</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,347</td>
<td>66.3</td>
<td>30.4</td>
<td>46.0</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>6,551</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>777</td>
<td>10.6</td>
<td>8.0</td>
<td>9.3</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 4.1.11.b  
Alternatives Offered to Overdraft Program by Asset Size

<table>
<thead>
<tr>
<th>Alternatives to Automated Overdraft Protection</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overdraft line of credit (LOC)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>3,963</td>
<td>55.7</td>
<td>72.0</td>
<td>79.5</td>
</tr>
<tr>
<td>No</td>
<td>3,140</td>
<td>44.2</td>
<td>28.0</td>
<td>20.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,103</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>225</td>
<td>3.0</td>
<td>2.2</td>
<td>3.1</td>
</tr>
<tr>
<td>Savings-checking link for overdrafts</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>5,632</td>
<td>78.5</td>
<td>84.0</td>
<td>84.5</td>
</tr>
<tr>
<td>No</td>
<td>1,535</td>
<td>21.4</td>
<td>16.0</td>
<td>15.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,167</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>161</td>
<td>2.2</td>
<td>2.2</td>
<td>2.2</td>
</tr>
<tr>
<td>None, One, or Both</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None</td>
<td>1,036</td>
<td>14.5</td>
<td>8.0</td>
<td>6.3</td>
</tr>
<tr>
<td>Only overdraft LOC</td>
<td>477</td>
<td>6.6</td>
<td>8.0</td>
<td>9.0</td>
</tr>
<tr>
<td>Only savings-checking link for overdrafts</td>
<td>2,145</td>
<td>30.0</td>
<td>20.0</td>
<td>14.0</td>
</tr>
<tr>
<td>Both</td>
<td>3,486</td>
<td>48.7</td>
<td>64.0</td>
<td>70.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,146</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>182</td>
<td>2.4</td>
<td>2.2</td>
<td>2.5</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### Table 4.1.12.a
**Overdraft Program Fees by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>All Banks</th>
<th>No Program</th>
<th>$1 to $10</th>
<th>$11 to $25</th>
<th>$26 to $30</th>
<th>More than $30</th>
<th>No Response</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>8.0</td>
<td>-</td>
<td>24.0</td>
<td>-</td>
<td>-</td>
<td>68.0</td>
<td>-</td>
<td>8.0</td>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
<td>24.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>7.1</td>
<td>1.3</td>
<td>12.0</td>
<td>25.7</td>
<td>52.0</td>
<td>1.7</td>
<td>-</td>
<td>7.1</td>
<td>1.3</td>
<td>12.0</td>
<td>25.7</td>
<td>52.0</td>
<td>1.7</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>8.5</td>
<td>2.8</td>
<td>39.1</td>
<td>33.4</td>
<td>13.8</td>
<td>2.2</td>
<td>-</td>
<td>8.5</td>
<td>2.8</td>
<td>39.1</td>
<td>33.4</td>
<td>13.8</td>
<td>2.2</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>8.4</td>
<td>2.7</td>
<td>36.9</td>
<td>32.7</td>
<td>16.9</td>
<td>2.1</td>
<td>-</td>
<td>8.4</td>
<td>2.7</td>
<td>36.9</td>
<td>32.7</td>
<td>16.9</td>
<td>2.1</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- '-' = For this cell, there were no sample observations.
### Table 4.1.12.b
**Median and Average Overdraft Program Fees by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Overdraft Fee ($) Among Banks Offering ODPs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>23</td>
<td>0.3</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>509</td>
<td>7.7</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,021</td>
<td>91.8</td>
</tr>
<tr>
<td>Total</td>
<td>6,553</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>775</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also cover overdraft obligations either on an automated or adhoc basis.
- Figures do not always reconcile to totals because of rounding.
### Table 4.1.12.c
**Overdraft Program Fees by Branch Concentration in MSA Geographies**

<table>
<thead>
<tr>
<th>Branch Concentration in MSA Geographies</th>
<th>Overdraft Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Low-MSA</td>
<td>3,697</td>
</tr>
<tr>
<td>High-MSA</td>
<td>3,631</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
Table 4.1.12.d
Median and Average Overdraft Program Fees by Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Branch Concentration in MSA Geographies</th>
<th>All Banks</th>
<th>Overdraft Fee ($) Among Banks Offering ODPs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Low-MSA</td>
<td>3,403</td>
<td>51.9</td>
</tr>
<tr>
<td>High-MSA</td>
<td>3,150</td>
<td>48.0</td>
</tr>
<tr>
<td>Total</td>
<td>6,553</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>775</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also cover overdraft obligations either on an automated or adhoc basis.
Figures do not always reconcile to totals because of rounding.
<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Branch Concentration in MSA Geographies</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>High-MSA</td>
<td>25</td>
<td>8.0</td>
<td>-</td>
<td>24.0</td>
<td>-</td>
<td>68.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>Low-MSA</td>
<td>186</td>
<td>9.3</td>
<td>-</td>
<td>13.3</td>
<td>36.0</td>
<td>41.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>372</td>
<td>6.0</td>
<td>2.0</td>
<td>11.3</td>
<td>20.6</td>
<td>57.3</td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>Low-MSA</td>
<td>3,510</td>
<td>6.0</td>
<td>3.6</td>
<td>48.4</td>
<td>29.6</td>
<td>10.3</td>
<td>1.8</td>
<td></td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>3,234</td>
<td>11.1</td>
<td>1.9</td>
<td>28.9</td>
<td>37.5</td>
<td>17.7</td>
<td>2.6</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
<td>7,329</td>
<td>8.4</td>
<td>2.7</td>
<td>36.9</td>
<td>32.7</td>
<td>16.9</td>
<td>2.1</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
' - ' = For this cell, there were no sample observations.
Table 4.1.12.f
Median and Average Overdraft Program Fees by Asset Size and Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Branch Concentration in MSA Geographies</th>
<th>All Banks</th>
<th>Overdraft Fee ($) Among Banks Offering ODPs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>High-MSA</td>
<td>23</td>
<td>0.3</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>Low-MSA</td>
<td>168</td>
<td>2.5</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>340</td>
<td>5.1</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>Low-MSA</td>
<td>3,234</td>
<td>49.3</td>
</tr>
<tr>
<td></td>
<td>High-MSA</td>
<td>2,787</td>
<td>42.5</td>
</tr>
<tr>
<td>Total</td>
<td>Total</td>
<td>6,553</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>Total</td>
<td>775</td>
<td>10.5</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also cover overdraft obligations either on an automated or adhoc basis.
Figures do not always reconcile to totals because of rounding.
Table 4.1.13
Comparison of the Difference between NSF and ODP Fees by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>4.0</td>
<td>84.0</td>
<td>-</td>
<td>12.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>3.5</td>
<td>81.7</td>
<td>4.4</td>
<td>10.2</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>4.4</td>
<td>78.2</td>
<td>3.1</td>
<td>14.1</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>4.3</td>
<td>78.5</td>
<td>3.2</td>
<td>13.8</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
### Table 4.1.14.a
The Availability of Funds for a Hypothetical $2,500 Check Payable to a Customer of the Bank by Check Type and Asset Size

<table>
<thead>
<tr>
<th>Availability of Funds</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Availability of Funds: On-Us Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td></td>
<td>4,664</td>
<td>65.5</td>
<td>37.5</td>
<td>54.3</td>
</tr>
<tr>
<td>Next business day</td>
<td></td>
<td>2,267</td>
<td>31.8</td>
<td>62.5</td>
<td>42.8</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td></td>
<td>185</td>
<td>2.6</td>
<td>-</td>
<td>2.7</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>7,116</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td></td>
<td>212</td>
<td>2.8</td>
<td>4.0</td>
<td>3.5</td>
</tr>
<tr>
<td>Availability of Funds: Payroll Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td></td>
<td>2,934</td>
<td>41.4</td>
<td>8.3</td>
<td>23.3</td>
</tr>
<tr>
<td>Next business day</td>
<td></td>
<td>3,495</td>
<td>49.3</td>
<td>75.0</td>
<td>61.6</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td></td>
<td>657</td>
<td>9.2</td>
<td>16.6</td>
<td>14.9</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>7,087</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td></td>
<td>241</td>
<td>3.2</td>
<td>4.0</td>
<td>4.8</td>
</tr>
<tr>
<td>Availability of Funds: Personal Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td></td>
<td>1,966</td>
<td>27.6</td>
<td>4.1</td>
<td>13.4</td>
</tr>
<tr>
<td>Next business day</td>
<td></td>
<td>3,786</td>
<td>53.2</td>
<td>70.8</td>
<td>60.4</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td></td>
<td>1,357</td>
<td>19.0</td>
<td>25.0</td>
<td>26.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>7,111</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td></td>
<td>217</td>
<td>2.9</td>
<td>4.0</td>
<td>4.4</td>
</tr>
<tr>
<td>Availability of Funds: Government Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td></td>
<td>4,429</td>
<td>62.2</td>
<td>16.6</td>
<td>43.7</td>
</tr>
<tr>
<td>Next business day</td>
<td></td>
<td>2,543</td>
<td>35.7</td>
<td>79.1</td>
<td>54.4</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td></td>
<td>138</td>
<td>1.9</td>
<td>4.1</td>
<td>1.8</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>7,111</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td></td>
<td>217</td>
<td>2.9</td>
<td>4.0</td>
<td>4.4</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
### Table 4.1.14.b
The Availability of Funds for a Hypothetical $2,500 Check Payable to a Customer of the Bank by Check Type by Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Availability of Funds</th>
<th>All Banks</th>
<th>Branch Concentration in MSA Geographies</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col Pct of Col Pct of Col</td>
</tr>
<tr>
<td>Availability of Funds: On-Us Check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td>4,664</td>
<td>65.5 75.0 55.7</td>
</tr>
<tr>
<td>Next business day</td>
<td>2,267</td>
<td>31.8 24.1 39.7</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td>185</td>
<td>2.6 0.7 4.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,116</td>
<td>100 100 100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>212</td>
<td>2.8 2.3 3.5</td>
</tr>
<tr>
<td>Availability of Funds: Payroll Check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td>2,934</td>
<td>41.4 52.9 29.2</td>
</tr>
<tr>
<td>Next business day</td>
<td>3,495</td>
<td>49.3 42.8 56.0</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td>657</td>
<td>9.2 4.2 14.6</td>
</tr>
<tr>
<td>Total</td>
<td>7,087</td>
<td>100 100 100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>241</td>
<td>3.2 1.7 4.8</td>
</tr>
<tr>
<td>Availability of Funds: Personal Check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td>1,966</td>
<td>27.6 37.9 16.9</td>
</tr>
<tr>
<td>Next business day</td>
<td>3,786</td>
<td>53.2 48.0 58.6</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td>1,357</td>
<td>19.0 13.9 24.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,111</td>
<td>100 100 100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>217</td>
<td>2.9 1.7 4.1</td>
</tr>
<tr>
<td>Availability of Funds: Government Check</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td>4,429</td>
<td>62.2 73.2 50.8</td>
</tr>
<tr>
<td>Next business day</td>
<td>2,543</td>
<td>35.7 25.4 46.5</td>
</tr>
<tr>
<td>Beyond next business day</td>
<td>138</td>
<td>1.9 1.3 2.6</td>
</tr>
<tr>
<td>Total</td>
<td>7,111</td>
<td>100 100 100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>217</td>
<td>2.9 1.7 4.1</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 4.1.14.c
The Availability of Funds for a Hypothetical $2,500 Check Payable to a Customer of the Bank by Check Type, Asset Size and Branch Concentration in MSA Geographies

<table>
<thead>
<tr>
<th>Availability of Funds</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Greater than $38 Billion (Largest)</td>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>Less than $1 Billion (Smallest)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>All Banks</td>
<td>Low-MSA</td>
<td>High-MSA</td>
<td>Low-MSA</td>
<td>High-MSA</td>
<td>Low-MSA</td>
<td>High-MSA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of Funds</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------</td>
<td>--------</td>
<td>------------</td>
<td>--------</td>
<td>------------</td>
<td>--------</td>
<td>------------</td>
<td>--------</td>
<td>------------</td>
<td>--------</td>
<td>------------</td>
<td></td>
<td></td>
</tr>
<tr>
<td>On-Us Check</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Same business day</td>
<td>4,664  65.5</td>
<td>- -</td>
<td>9 37.5</td>
<td>114 61.3</td>
<td>178 50.7</td>
<td>2,595 75.7</td>
<td>1,766 56.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Next business day</td>
<td>2,267  31.8</td>
<td>- -</td>
<td>15 62.5</td>
<td>64 34.6</td>
<td>166 47.1</td>
<td>808 23.6</td>
<td>1,212 38.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Beyond next business day</td>
<td>185  2.6</td>
<td>- -</td>
<td>- 7</td>
<td>4.0</td>
<td>7 2.1</td>
<td>21 0.6</td>
<td>148 4.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,116 100</td>
<td>- -</td>
<td>24 100</td>
<td>186 100</td>
<td>352 100</td>
<td>3,425 100</td>
<td>3,127 100</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>212 2.8</td>
<td>1 4.0</td>
<td>19 5.3</td>
<td>85 2.4</td>
<td>106 3.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Payroll Check         |        |            |        |            |        |            |        |            |        |            |
| Same business day     | 2,934 41.4 | - - | 2 8.3 | 49 27.0 | 74 21.4 | 1,872 54.3 | 936 30.3 |
| Next business day     | 3,495 49.3 | - - | 18 75.0 | 109 59.4 | 218 62.8 | 1,446 41.9 | 1,702 55.1 |
| Beyond next business day | 657 9.2 | - - | 4 16.6 | 24 13.5 | 54 15.7 | 127 3.7 | 446 14.4 |
| Total                 | 7,087 100 | - - | 24 100 | 183 100 | 347 100 | 3,446 100 | 3,085 100 |
| Non-Response Rate     | 241 3.2 | 1 4.0 | 2 1.3 | 24 6.6 | 63 1.8 | 148 4.6 |

| Personal Check        |        |            |        |            |        |            |        |            |        |            |
| Same business day     | 1,966 27.6 | - - | 1 4.1 | 37 20.2 | 34 9.9 | 1,340 38.8 | 553 17.8 |
| Next business day     | 3,786 53.2 | - - | 17 70.8 | 106 58.1 | 216 61.7 | 1,638 47.5 | 1,808 58.2 |
| Beyond next business day | 1,357 19.0 | - - | 6 25.0 | 39 21.6 | 99 28.3 | 468 13.5 | 744 23.9 |
| Total                 | 7,111 100 | - - | 24 100 | 183 100 | 350 100 | 3,446 100 | 3,106 100 |
| Non-Response Rate     | 217 2.9 | 1 4.0 | 2 1.3 | 22 6.0 | 63 1.8 | 127 3.9 |

| Government Check      |        |            |        |            |        |            |        |            |        |            |
| Same business day     | 4,429 62.2 | - - | 4 16.6 | 84 45.9 | 149 42.5 | 2,574 74.6 | 1,617 52.0 |
| Next business day     | 2,543 35.7 | - - | 19 79.1 | 94 51.3 | 196 56.0 | 829 24.0 | 1,404 45.2 |
| Beyond next business day | 138 1.9 | - - | 1 4.1 | 4 2.7 | 4 1.4 | 42 1.2 | 85 2.7 |
| Total                 | 7,111 100 | - - | 24 100 | 183 100 | 350 100 | 3,446 100 | 3,106 100 |
| Non-Response Rate     | 217 2.9 | 1 4.0 | 2 1.3 | 22 6.0 | 63 1.8 | 127 3.9 |

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
### Table 4.2.1.a
**Minimum Amount to Open a Basic or Entry-Level Savings Account by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Zero</th>
<th>$1 to $25</th>
<th>$26 to $100</th>
<th>More than $100</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>8.0</td>
<td>52.0</td>
<td>36.0</td>
<td>-</td>
<td>4.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>10.6</td>
<td>27.5</td>
<td>53.3</td>
<td>5.7</td>
<td>2.6</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>10.7</td>
<td>21.1</td>
<td>58.9</td>
<td>6.9</td>
<td>2.2</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>10.7</td>
<td>21.7</td>
<td>58.4</td>
<td>6.8</td>
<td>2.2</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- ' - ' = For this table cell, there were no sample observations.
Table 4.2.1.b
Minimum Savings Account Balance Required to Avoid a Fee by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Zero</th>
<th>$1 to $25</th>
<th>$26 to $100</th>
<th>More than $100</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>8.0</td>
<td>-</td>
<td>12.0</td>
<td>76.0</td>
<td>4.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>19.1</td>
<td>8.4</td>
<td>27.5</td>
<td>42.2</td>
<td>2.6</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>28.0</td>
<td>8.8</td>
<td>38.4</td>
<td>21.1</td>
<td>3.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>27.3</td>
<td>8.7</td>
<td>37.5</td>
<td>22.9</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
* - * = For this table cell, there were no sample observations.
Table 4.2.2.a

Median and Average Minimum Amount to Open a Basic or Entry-Level Savings Account by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Minimum Amount to Open Savings Account</th>
<th>Minimum Account Balance Required to Avoid a Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Number</td>
<td>Mean $</td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td>19</td>
<td>0.4</td>
<td>19</td>
<td>34.84</td>
</tr>
<tr>
<td>(Largest)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td>380</td>
<td>8.9</td>
<td>380</td>
<td>89.94</td>
</tr>
<tr>
<td>(Midsize)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>3,851</td>
<td>90.6</td>
<td>3,851</td>
<td>98.24</td>
</tr>
<tr>
<td>Total</td>
<td>4,250</td>
<td>100</td>
<td>4,250</td>
<td>97.21</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>3,078</td>
<td>42.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also require a minimum amount to open a basic or entry-level savings account.
- Figures do not always reconcile to totals because of rounding.
### Table 4.2.2.b
**Median and Average Minimum Account Balance Required to Avoid a Low Balance Fee on a Basic or Entry-Level Savings Account by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Minimum Account Balance Required to Avoid a Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>22</td>
<td>0.4</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>432</td>
<td>8.7</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>4,468</td>
<td>90.7</td>
</tr>
<tr>
<td>Total</td>
<td>4,922</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,406</td>
<td>32.8</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question and that also require a minimum balance in a basic or entry-level savings account to avoid a low balance fee.
Figures do not always reconcile to totals because of rounding.
### Table 4.2.3.a
Monthly Maintenance Fee on a Basic or Entry-Level Savings Account by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>If Minimum Balance Requirement is Met</th>
<th>If Minimum Balance Requirement is Not Met</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>0.3</td>
<td>16</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>7.6</td>
<td>250</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>92.0</td>
<td>2,680</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>100</td>
<td>2,947</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
Table 4.2.3.b
Median and Average Monthly Maintenance Fees on a Basic or Entry-Level Savings Account by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Mean</th>
<th>Minimum</th>
<th>Median</th>
<th>Maximum</th>
<th>Number</th>
<th>Mean</th>
<th>Minimum</th>
<th>Median</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>21</td>
<td>0.4</td>
<td>0.90</td>
<td>0.00</td>
<td>0.00</td>
<td>4.50</td>
<td>21</td>
<td>4.23</td>
<td>2.00</td>
<td>4.00</td>
<td>7.50</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>419</td>
<td>8.9</td>
<td>1.50</td>
<td>0.00</td>
<td>0.00</td>
<td>15.00</td>
<td>419</td>
<td>3.59</td>
<td>0.50</td>
<td>3.00</td>
<td>15.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>4,255</td>
<td>90.6</td>
<td>1.28</td>
<td>0.00</td>
<td>0.00</td>
<td>15.00</td>
<td>4,255</td>
<td>3.06</td>
<td>0.25</td>
<td>2.50</td>
<td>15.00</td>
</tr>
<tr>
<td>Total</td>
<td>4,696</td>
<td>100</td>
<td>1.30</td>
<td>0.00</td>
<td>0.00</td>
<td>15.00</td>
<td>4,696</td>
<td>3.11</td>
<td>0.25</td>
<td>2.50</td>
<td>15.00</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,632</td>
<td>35.9</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and reported monthly, quarterly or annual fees, and charge a fee if the minimum balance requirement is not met. Figures do not always reconcile to totals because of rounding.
* - For this table cell, there were no sample observations.
### Table 4.2.4
**Availability of Automatic Savings Feature by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>No Automatic Savings</th>
<th>Automatic Savings without Fee</th>
<th>Automatic Savings with Fee</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>25</td>
<td>0.3</td>
<td>4.0</td>
<td>92.0</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>559</td>
<td>7.6</td>
<td>14.2</td>
<td>80.0</td>
<td>2.6</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>6,745</td>
<td>92.0</td>
<td>17.3</td>
<td>74.7</td>
<td>4.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>100</td>
<td>17.0</td>
<td>75.2</td>
<td>4.2</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- "-" = For this table cell, there were no sample observations.
### Table 4.2.5
**Alternative Savings Products Offered by Asset Size**

<table>
<thead>
<tr>
<th>Alternative Savings Products</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Individual Development Accounts (IDA)</td>
<td>Yes</td>
<td>269</td>
<td>3.7</td>
<td>45.8</td>
<td>20.1</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>6,871</td>
<td>96.2</td>
<td>54.1</td>
<td>79.8</td>
</tr>
<tr>
<td>Total</td>
<td>7,140</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>188</td>
<td>2.5</td>
<td>4.0</td>
<td>3.1</td>
<td>2.5</td>
</tr>
<tr>
<td>Specialized Savings Clubs</td>
<td>Yes</td>
<td>2,916</td>
<td>41.0</td>
<td>37.5</td>
<td>53.6</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,181</td>
<td>58.9</td>
<td>62.5</td>
<td>46.3</td>
</tr>
<tr>
<td>Total</td>
<td>7,097</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>231</td>
<td>3.1</td>
<td>4.0</td>
<td>3.1</td>
<td>3.1</td>
</tr>
<tr>
<td>Workplace Based Savings</td>
<td>Yes</td>
<td>670</td>
<td>9.4</td>
<td>52.1</td>
<td>31.3</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>6,445</td>
<td>90.5</td>
<td>47.8</td>
<td>68.6</td>
</tr>
<tr>
<td>Total</td>
<td>7,115</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>213</td>
<td>2.9</td>
<td>8.0</td>
<td>3.5</td>
<td>2.8</td>
</tr>
<tr>
<td>Youth (Minor) Savings Accounts</td>
<td>Yes</td>
<td>5,832</td>
<td>81.6</td>
<td>82.6</td>
<td>90.8</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>1,309</td>
<td>18.3</td>
<td>17.3</td>
<td>9.1</td>
</tr>
<tr>
<td>Total</td>
<td>7,141</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>187</td>
<td>2.5</td>
<td>8.0</td>
<td>2.6</td>
<td>2.5</td>
</tr>
<tr>
<td>At least one of the above</td>
<td>Yes</td>
<td>6,211</td>
<td>86.7</td>
<td>87.5</td>
<td>93.6</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>952</td>
<td>13.2</td>
<td>12.5</td>
<td>6.3</td>
</tr>
<tr>
<td>Total</td>
<td>7,164</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>164</td>
<td>2.2</td>
<td>4.0</td>
<td>2.6</td>
<td>2.2</td>
</tr>
<tr>
<td>Other Savings Products</td>
<td>Yes</td>
<td>1,566</td>
<td>27.7</td>
<td>55.5</td>
<td>44.3</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,077</td>
<td>72.2</td>
<td>44.4</td>
<td>55.6</td>
</tr>
<tr>
<td>Total</td>
<td>5,644</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>1,684</td>
<td>22.9</td>
<td>28.0</td>
<td>29.7</td>
<td>22.3</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
### Table 4.3.1
Accept Non-traditional forms of identification at Account Opening by Asset Size

<table>
<thead>
<tr>
<th>Non-Traditional Forms of Identification</th>
<th>Asset Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
</tr>
<tr>
<td></td>
<td>Number</td>
</tr>
<tr>
<td>Foreign Passport</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>4,061</td>
</tr>
<tr>
<td>No</td>
<td>2,988</td>
</tr>
<tr>
<td>Total</td>
<td>7,050</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>278</td>
</tr>
<tr>
<td>Other Foreign ID</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>2,792</td>
</tr>
<tr>
<td>No</td>
<td>4,234</td>
</tr>
<tr>
<td>Total</td>
<td>7,026</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>302</td>
</tr>
<tr>
<td>ITIN</td>
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<tr>
<td>Yes</td>
<td>5,137</td>
</tr>
<tr>
<td>No</td>
<td>1,939</td>
</tr>
<tr>
<td>Total</td>
<td>7,076</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>252</td>
</tr>
<tr>
<td>Foreign Passport, Other Foreign ID, or ITIN</td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>5,909</td>
</tr>
<tr>
<td>No</td>
<td>1,210</td>
</tr>
<tr>
<td>Total</td>
<td>7,119</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>209</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
' - ' = For this table cell, there were no sample observations.
**Table 4.3.2**
*Treatment of Adverse Information during Application Screening on Checking and Savings Accounts by Asset Size*

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>All Banks</th>
<th>Checking Application Screening: How is Adverse Information Handled?</th>
<th>Savings Application Screening: How is Adverse Information Handled?</th>
<th>Other</th>
<th>No Response</th>
<th>Other</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Automatically Rejected</td>
<td>Reviewed within Location</td>
<td>Reviewed elsewhere</td>
<td>Pct of Row</td>
<td>Automatically Rejected</td>
<td>Reviewed within Location</td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td>25</td>
<td>12.0</td>
<td>52.0</td>
<td>-</td>
<td>8.0</td>
<td>16.0</td>
<td>56.0</td>
<td>-</td>
</tr>
<tr>
<td>(Largest)</td>
<td></td>
<td></td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td>559</td>
<td>20.4</td>
<td>55.1</td>
<td>8.0</td>
<td>12.8</td>
<td>3.5</td>
<td>16.8</td>
<td>58.6</td>
</tr>
<tr>
<td>(Midsize)</td>
<td></td>
<td></td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Less than $1 Billion</td>
<td>6,745</td>
<td>24.6</td>
<td>47.9</td>
<td>9.1</td>
<td>13.5</td>
<td>4.7</td>
<td>19.8</td>
<td>51.1</td>
</tr>
<tr>
<td>(Smallest)</td>
<td></td>
<td></td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>24.2</td>
<td>48.5</td>
<td>9.0</td>
<td>13.5</td>
<td>4.6</td>
<td>19.6</td>
<td>51.6</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents and non-respondents.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
### Table 4.3.3
#### Reasons for account application denial by Asset Size

<table>
<thead>
<tr>
<th>Reasons for account application denial</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td></td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Most Common Reason for Denial: Checking Application</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insufficient identification</td>
<td>1,255</td>
<td>17.7</td>
<td>12.5</td>
<td>15.3</td>
</tr>
<tr>
<td>Negative Screening Hit, Prior Account Closure or Mismanagement</td>
<td>4,631</td>
<td>65.3</td>
<td>70.8</td>
<td>71.1</td>
</tr>
<tr>
<td>Negative Screening Hit, Fraud</td>
<td>206</td>
<td>2.9</td>
<td>4.1</td>
<td>6.5</td>
</tr>
<tr>
<td>No credit score/insufficient or negative credit history</td>
<td>461</td>
<td>6.5</td>
<td>-</td>
<td>2.7</td>
</tr>
<tr>
<td>Insufficient initial deposit</td>
<td>153</td>
<td>2.1</td>
<td>-</td>
<td>0.9</td>
</tr>
<tr>
<td>Other</td>
<td>382</td>
<td>5.3</td>
<td>12.5</td>
<td>3.2</td>
</tr>
<tr>
<td>Total</td>
<td>7,090</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>238</td>
<td>3.2</td>
<td>4.0</td>
<td>4.4</td>
</tr>
</tbody>
</table>

| Most Common Reason for Denial: Savings Application |           |           |           |           |           |
|-----------------------------------------------------|-----------|-----------|-----------|-----------|
| Insufficient identification                       | 1,712     | 24.3      | 17.3      | 25.0      | 24.3      |
| Negative Screening Hit, Prior Account Closure or Mismanagement | 3,918     | 55.7      | 69.5      | 61.1      | 55.2      |
| Negative Screening Hit, Fraud                    | 238       | 3.3       | 4.3       | 4.6       | 3.2       |
| No credit score/insufficient or negative credit history | 392       | 5.5       | -         | 1.8       | 5.9       |
| Insufficient initial deposit                     | 339       | 4.8       | -         | 3.7       | 4.9       |
| Other                                              | 426       | 6.0       | 8.6       | 3.7       | 6.2       |
| Total                                              | 7,028     | 100       | 100       | 100       | 100       |
| Non-Response Rate                                  | 300       | 4.1       | 8.0       | 4.0       | 4.1       |

Notes:
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- '-' = For this table cell, there were no sample observations.
Table 4.3.4
Offers a 'Stepping Stone' or 'Second Chance' Account to Individuals not Qualified for Conventional Accounts by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Yes</th>
<th>No</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td>25</td>
<td>0.3</td>
<td>44.0</td>
<td>48.0</td>
</tr>
<tr>
<td>(Largest)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td>559</td>
<td>7.6</td>
<td>32.0</td>
<td>64.0</td>
</tr>
<tr>
<td>(Midsize)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $1 Billion</td>
<td>6,745</td>
<td>92.0</td>
<td>20.1</td>
<td>74.7</td>
</tr>
<tr>
<td>(Smallest)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>7,329</td>
<td>100</td>
<td>21.1</td>
<td>73.8</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents and non-respondents.
Figures do not always reconcile to totals because of rounding.
### Table 5.1
Percent of Banks Offering Auxiliary Products to Basic Accountholders and Non-Customers

<table>
<thead>
<tr>
<th>Auxiliary Products</th>
<th>Basic Accountholders</th>
<th>Non-Customers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cashing Payroll Checks</td>
<td>71.4</td>
<td>47.3</td>
</tr>
<tr>
<td>Money Orders</td>
<td>68.2</td>
<td>32.8</td>
</tr>
<tr>
<td>Cashier, Bank or Other Official Checks</td>
<td>86.1</td>
<td>35.2</td>
</tr>
<tr>
<td>In-Person Third Party Bill Pay</td>
<td>22.1</td>
<td>9.1</td>
</tr>
<tr>
<td>International Remittances</td>
<td>56.6</td>
<td>8.7</td>
</tr>
<tr>
<td>Domestic Remittances</td>
<td>68.1</td>
<td>11.2</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
<table>
<thead>
<tr>
<th>Auxiliary Products Offered to Basic Accountholders by Asset Size</th>
<th>Asset Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
</tr>
<tr>
<td>Auxiliary Products</td>
<td>Number</td>
</tr>
<tr>
<td>Cashing Payroll Checks</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>Money Orders</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>Cashier, Bank or Other Official Checks</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>In-Person Third Party Bill Pay</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>International Remittances</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>Domestic Remittances</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### Table 5.1.1.b

**Auxiliary Products Offered to Non-Customers by Asset Size**

<table>
<thead>
<tr>
<th>Auxiliary Products</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cashing Payroll Checks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>3,392</td>
<td>47.3</td>
<td>84.0</td>
<td>44.5</td>
<td>47.4</td>
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<tr>
<td>No</td>
<td>3,775</td>
<td>52.6</td>
<td>16.0</td>
<td>55.4</td>
<td>52.5</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>100</td>
<td>100</td>
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<td>2.2</td>
</tr>
<tr>
<td>Money Orders</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>2,277</td>
<td>32.8</td>
<td>54.1</td>
<td>25.7</td>
<td>33.3</td>
</tr>
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<td>No</td>
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<td>67.1</td>
<td>45.8</td>
<td>74.2</td>
<td>66.6</td>
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<tr>
<td>Total</td>
<td>6,938</td>
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<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>390</td>
<td>5.3</td>
<td>4.0</td>
<td>4.8</td>
<td>5.3</td>
</tr>
<tr>
<td>Cashier, Bank or Other Official Checks</td>
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<td></td>
<td></td>
<td></td>
</tr>
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<td>Yes</td>
<td>2,399</td>
<td>35.2</td>
<td>54.1</td>
<td>32.7</td>
<td>35.3</td>
</tr>
<tr>
<td>No</td>
<td>4,411</td>
<td>64.7</td>
<td>45.8</td>
<td>67.2</td>
<td>64.6</td>
</tr>
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<td>6,811</td>
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<td>100</td>
<td>100</td>
<td>100</td>
</tr>
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<td>Non-Response Rate</td>
<td>517</td>
<td>7.0</td>
<td>4.0</td>
<td>4.8</td>
<td>7.2</td>
</tr>
<tr>
<td>In-Person Third Party Bill Pay</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>627</td>
<td>9.1</td>
<td>8.0</td>
<td>5.6</td>
<td>9.4</td>
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<tr>
<td>No</td>
<td>6,224</td>
<td>90.8</td>
<td>92.0</td>
<td>94.3</td>
<td>90.5</td>
</tr>
<tr>
<td>Total</td>
<td>6,852</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>476</td>
<td>6.5</td>
<td>5.3</td>
<td>6.6</td>
<td></td>
</tr>
<tr>
<td>Sending International Remittances</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>596</td>
<td>8.7</td>
<td>20.0</td>
<td>11.4</td>
<td>8.4</td>
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<td>No</td>
<td>6,248</td>
<td>91.2</td>
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<td>91.5</td>
</tr>
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<td>Total</td>
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<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>484</td>
<td>6.6</td>
<td>6.6</td>
<td>6.6</td>
<td></td>
</tr>
<tr>
<td>Sending Domestic Remittances</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>762</td>
<td>11.2</td>
<td>12.0</td>
<td>10.9</td>
<td>11.2</td>
</tr>
<tr>
<td>No</td>
<td>6,018</td>
<td>88.7</td>
<td>88.0</td>
<td>89.0</td>
<td>88.7</td>
</tr>
<tr>
<td>Total</td>
<td>6,781</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>547</td>
<td>7.4</td>
<td>6.6</td>
<td>7.5</td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
Table 5.1.2.a
Cashier, Bank or Other Official Checks Offered to Basic Accountholders by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Pct of Row</th>
<th>Pct of Row</th>
<th>Number</th>
<th>Mean ($)</th>
<th>Minimum ($)</th>
<th>Median ($)</th>
<th>Maximum ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>23</td>
<td>0.4</td>
<td>5</td>
<td>21.7</td>
<td>18</td>
<td>7.58</td>
<td>1.00</td>
<td>8.00</td>
<td>12.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>469</td>
<td>8.1</td>
<td>116</td>
<td>24.8</td>
<td>352</td>
<td>6.49</td>
<td>2.00</td>
<td>5.00</td>
<td>50.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>5,255</td>
<td>91.4</td>
<td>1,446</td>
<td>27.5</td>
<td>3,808</td>
<td>4.83</td>
<td>1.00</td>
<td>5.00</td>
<td>25.00</td>
</tr>
<tr>
<td>Total</td>
<td>5,748</td>
<td>100</td>
<td>1,568</td>
<td>27.2</td>
<td>4,179</td>
<td>4.98</td>
<td>1.00</td>
<td>5.00</td>
<td>50.00</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>1,580</td>
<td>21.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer cashier, bank or other official checks to basic accountholders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical $250 auxiliary product.
Table 5.1.2.b
Cashier, Bank or Other Official Checks Offered to Non-Customers by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Service is Free</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Charges a Fee</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>13</td>
<td>0.5</td>
<td>1</td>
<td>7.6</td>
<td>12</td>
<td>92.3</td>
<td>12</td>
<td>8.79</td>
<td>1.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>168</td>
<td>7.0</td>
<td>2</td>
<td>1.4</td>
<td>166</td>
<td>98.5</td>
<td>166</td>
<td>8.61</td>
<td>3.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>2,212</td>
<td>92.4</td>
<td>148</td>
<td>6.7</td>
<td>2,063</td>
<td>93.2</td>
<td>2,063</td>
<td>6.39</td>
<td>1.50</td>
</tr>
<tr>
<td>Total</td>
<td>2,394</td>
<td>100</td>
<td>152</td>
<td>6.3</td>
<td>2,242</td>
<td>93.6</td>
<td>2,242</td>
<td>6.57</td>
<td>1.00</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,934</td>
<td>67.3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer cashier, bank or other official checks to basic accountholders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical $250 auxiliary product.
Table 5.1.3.a  
**Payroll Check Cashing Services to Basic Accountholders by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>20</td>
<td>0.4</td>
<td>17</td>
<td>85.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>404</td>
<td>8.3</td>
<td>397</td>
<td>98.1</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>4,425</td>
<td>91.2</td>
<td>4,191</td>
<td>94.7</td>
</tr>
<tr>
<td>Total</td>
<td>4,850</td>
<td>100</td>
<td>4,606</td>
<td>94.9</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,478</td>
<td>33.8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:  
Proportions are calculated based on respondents that answered the question and that also offer payroll check cashing service to basic accountholders.  
Figures do not always reconcile to totals because of rounding.  
Fees are based on a hypothetical $250 auxiliary product.
### Table 5.1.3.b
**Payroll Check Cashing Services to Non-Customers by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Number</th>
<th>Mean $</th>
<th>Minimum $</th>
<th>Median $</th>
<th>Maximum $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>21</td>
<td>0.6</td>
<td>5</td>
<td>23.8</td>
<td>16</td>
<td>76.1</td>
<td>16</td>
<td>5.76</td>
<td>2.50</td>
<td>5.50</td>
<td>10.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>236</td>
<td>7.1</td>
<td>59</td>
<td>25.2</td>
<td>176</td>
<td>74.7</td>
<td>176</td>
<td>6.20</td>
<td>2.50</td>
<td>5.00</td>
<td>25.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>3,021</td>
<td>92.1</td>
<td>808</td>
<td>26.7</td>
<td>2,212</td>
<td>73.2</td>
<td>2,212</td>
<td>6.55</td>
<td>2.00</td>
<td>5.00</td>
<td>25.00</td>
</tr>
<tr>
<td>Total</td>
<td>3,278</td>
<td>100</td>
<td>873</td>
<td>26.6</td>
<td>2,405</td>
<td>73.3</td>
<td>2,405</td>
<td>6.52</td>
<td>2.00</td>
<td>5.00</td>
<td>25.00</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,050</td>
<td>55.2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also offer payroll check cashing service to non-customers.
- Figures do not always reconcile to totals because of rounding.
- Fees are based on a hypothetical $250 auxiliary product.
## Table 5.1.4.a

**Money Order Services to Basic Accountholders by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pct of Col</td>
<td>Pct of Row</td>
<td>Pct of Row</td>
<td>Number</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>20</td>
<td>0.4</td>
<td>3</td>
<td>15.0</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>335</td>
<td>7.4</td>
<td>69</td>
<td>20.7</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>4,127</td>
<td>92.0</td>
<td>1,212</td>
<td>29.3</td>
</tr>
<tr>
<td>Total</td>
<td>4,483</td>
<td>100</td>
<td>1,285</td>
<td>28.6</td>
</tr>
</tbody>
</table>

Non-Response Rate 2,845 38.8

Notes:
Proportions are calculated based on respondents that answered the question and that also offer money orders to basic accountholders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical $250 auxiliary product.
Table 5.1.4.b
Money Order Services to Non-Customers by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Mean</th>
<th>Minimum</th>
<th>Median</th>
<th>Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>13</td>
<td>0.5</td>
<td>1</td>
<td>7.6</td>
<td>12</td>
<td>92.3</td>
<td>12</td>
<td>7.66</td>
<td>1.50</td>
<td>5.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>136</td>
<td>6.0</td>
<td>-</td>
<td>-</td>
<td>136</td>
<td>100</td>
<td>136</td>
<td>5.19</td>
<td>0.25</td>
<td>5.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>2,127</td>
<td>93.4</td>
<td>42</td>
<td>2.0</td>
<td>2,085</td>
<td>98.0</td>
<td>2,085</td>
<td>3.87</td>
<td>1.00</td>
<td>3.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,277</td>
<td>100</td>
<td>43</td>
<td>1.9</td>
<td>2,233</td>
<td>98.0</td>
<td>2,233</td>
<td>3.97</td>
<td>0.25</td>
<td>3.00</td>
</tr>
</tbody>
</table>

Non-Response Rate 5,051 68.9

Notes:
Proportions are calculated based on respondents that answered the question and that also offer money orders to non-customers.
Figures do not always reconcile to totals because of rounding.
'-' '-' = For this table cell, there were no sample observations.
Fees are based on a hypothetical $250 auxiliary product.
Table 5.1.5.a
Domestic Remittance Services to Basic Accountholders by Asset Size

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Row</td>
<td>Number</td>
<td>Number</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>15</td>
<td>0.3</td>
<td>2</td>
<td>13.3</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>360</td>
<td>7.6</td>
<td>14</td>
<td>4.1</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>4,319</td>
<td>92.0</td>
<td>148</td>
<td>3.4</td>
</tr>
<tr>
<td>Total</td>
<td>4,694</td>
<td>100</td>
<td>165</td>
<td>3.5</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,634</td>
<td>35.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Mean $</th>
<th>Minimum $</th>
<th>Median $</th>
<th>Maximum $</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>21.46</td>
<td>1.00</td>
<td>25.00</td>
<td>30.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>21.19</td>
<td>0.50</td>
<td>20.00</td>
<td>75.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>19.23</td>
<td>2.00</td>
<td>20.00</td>
<td>60.00</td>
</tr>
<tr>
<td>Total</td>
<td>19.38</td>
<td>0.50</td>
<td>20.00</td>
<td>75.00</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer domestic remittance services to basic accountholders.
Figures do not always reconcile to totals because of rounding.
Fees are based on a hypothetical $250 auxiliary product.
Table 5.1.5.b  
Domestic Remittance Services to Non-Customers by Asset Size

<table>
<thead>
<tr>
<th>Service</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Pct of Col Number Pct of Row</td>
<td>Number Pct of Row</td>
<td>Number Mean $ Minimum $ Median $ Maximum $</td>
<td></td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>2</td>
<td>0.2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>57</td>
<td>7.4</td>
<td>-</td>
<td>57</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>702</td>
<td>92.1</td>
<td>-</td>
<td>702</td>
</tr>
<tr>
<td>Total</td>
<td>761</td>
<td>100</td>
<td>-</td>
<td>761</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>6,566</td>
<td>89.5</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer domestic remittance services to non-customers.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
Fees are based on a hypothetical $250 auxiliary product.
### Table 5.1.6.a

**International Remittance Services to Basic Accountholders by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Service is Free</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Charges a Fee</th>
<th>Number</th>
<th>Pct of Row</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Mean</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>14</td>
<td>0.3</td>
<td>2</td>
<td>14.2</td>
<td>12</td>
<td>85.7</td>
<td>12</td>
<td>26.33</td>
<td>5.00</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>325</td>
<td>8.4</td>
<td>7</td>
<td>2.2</td>
<td>318</td>
<td>97.7</td>
<td>318</td>
<td>38.27</td>
<td>5.00</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>3,489</td>
<td>91.1</td>
<td>21</td>
<td>0.6</td>
<td>3,468</td>
<td>99.3</td>
<td>3,468</td>
<td>39.00</td>
<td>5.00</td>
</tr>
<tr>
<td>Total</td>
<td>3,828</td>
<td>100</td>
<td>30</td>
<td>0.8</td>
<td>3,798</td>
<td>99.1</td>
<td>3,798</td>
<td>38.90</td>
<td>5.00</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>3,500</td>
<td>47.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**

- Proportions are calculated based on respondents that answered the question and that also offer international remittance services to basic accountholders.
- Figures do not always reconcile to totals because of rounding.
- Fees are based on a hypothetical $250 auxiliary product.
### Table 5.1.6.b
**International Remittance Services to Non-Customers by Asset Size**

<table>
<thead>
<tr>
<th>International Remittances</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>3</td>
<td>0.5</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>57</td>
<td>9.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>531</td>
<td>89.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>593</td>
<td>100</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>6,734</td>
<td>91.8</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also offer international remittance services to non-customers.
- Figures do not always reconcile to totals because of rounding.
- ' - ' = For this table cell, there were no sample observations.
- Fees are based on a hypothetical $250 auxiliary product.
### Table 5.1.7.a

**In Person Third-Party Bill Payment Services to Basic Accountholders by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col.</td>
<td>Number</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>3</td>
<td>0.2</td>
<td>1</td>
<td>33.3</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>89</td>
<td>6.4</td>
<td>81</td>
<td>91.6</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>1,297</td>
<td>93.3</td>
<td>1,127</td>
<td>86.8</td>
</tr>
<tr>
<td>Total</td>
<td>1,390</td>
<td>100</td>
<td>1,210</td>
<td>87.0</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>5,938</td>
<td>81.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also offer in person third-party bill payment services to basic accountholders.
- Figures do not always reconcile to totals because of rounding.
### Table 5.1.7.b
**In Person Third-Party Bill Payment Services to Non-Customers by Asset Size**

<table>
<thead>
<tr>
<th>Asset Size</th>
<th>All Banks</th>
<th>Service is Free</th>
<th>Charges a Fee</th>
<th>Fee in dollars among those charging a fee</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Row</td>
</tr>
<tr>
<td>Greater than $38 Billion (Largest)</td>
<td>2</td>
<td>0.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>27</td>
<td>5.2</td>
<td>19</td>
<td>72.7</td>
</tr>
<tr>
<td>Less than $1 Billion (Smallest)</td>
<td>489</td>
<td>94.3</td>
<td>425</td>
<td>86.9</td>
</tr>
<tr>
<td>Total</td>
<td>518</td>
<td>100</td>
<td>445</td>
<td>85.8</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>6,810</td>
<td>92.9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also offer in person third-party bill payment services to non-customers.
- Figures do not always reconcile to totals because of rounding.
- ‘ -' = For this table cell, there were no sample observations.
### Table 5.2.1
**Auxiliary Products to Basic Accountholders by Branch Concentration in MSAs**

<table>
<thead>
<tr>
<th>Branch Concentration</th>
<th>Auxiliary Products</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Number</th>
<th>Pct of Col</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cashing Payroll Checks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High-MSA Yes</td>
<td></td>
<td>2,677</td>
<td>77.0</td>
<td>20</td>
<td>80.0</td>
<td>295</td>
<td>80.9</td>
<td>2,361</td>
<td>76.5</td>
</tr>
<tr>
<td>High-MSA No</td>
<td></td>
<td>798</td>
<td>22.9</td>
<td>5</td>
<td>20.0</td>
<td>69</td>
<td>19.0</td>
<td>723</td>
<td>23.4</td>
</tr>
<tr>
<td>Total</td>
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</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- `*` - `*` For this table cell, there were no sample observations.
**Table 5.2.1**

**Auxiliary Products to Basic Accountholders by Branch Concentration in MSAs**

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<th>Auxiliary Products</th>
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<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
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<td>Pct of Col</td>
<td>Number</td>
</tr>
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Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
## Table 5.2.2
**Auxiliary Products to Non-Customers by Branch Concentration in MSAs**

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<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
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<td>Pct of Col</td>
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**Notes:**
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
### Table 5.2.2
**Auxiliary Products to Non-Customers by Branch Concentration in MSAs**

<table>
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<th>Branch Concentration</th>
<th>Auxiliary Products</th>
<th>Asset Size</th>
<th>In-Person Third Party Bill Pay</th>
<th>Sending International Remittances</th>
<th>Sending Domestic Remittances</th>
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</thead>
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<td></td>
<td></td>
<td>All Banks</td>
<td>Greater than $38 Billion (Largest)</td>
<td>$1 Billion to $38 Billion (Midsize)</td>
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</tr>
<tr>
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<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
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<td>20.0</td>
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</tr>
<tr>
<td>High-MA No</td>
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<td>95.1</td>
<td>20</td>
<td>80.0</td>
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<td>100</td>
<td>347</td>
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<td>3,998</td>
<td>54.5</td>
<td>-</td>
<td>-</td>
<td>211</td>
</tr>
<tr>
<td>Low-MA Yes</td>
<td>434</td>
<td>12.3</td>
<td>-</td>
<td>-</td>
<td>29</td>
</tr>
<tr>
<td>Low-MA No</td>
<td>3,080</td>
<td>87.6</td>
<td>-</td>
<td>-</td>
<td>144</td>
</tr>
<tr>
<td>Total</td>
<td>3,514</td>
<td>100</td>
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<td>-</td>
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<tr>
<td>Non-Response Rate</td>
<td>3,814</td>
<td>52.0</td>
<td>25</td>
<td>100</td>
<td>385</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- '-' = For this table cell, there were no sample observations.
### Table 5.3.1
**Auxiliary Products at ATMs or Kiosks to Basic Accountholders by Asset Size**

<table>
<thead>
<tr>
<th>Auxiliary Products</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Cashing Payroll Checks</td>
<td>Yes</td>
<td>413</td>
<td>8.1</td>
<td>15.0</td>
<td>6.5</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,660</td>
<td>91.8</td>
<td>85.0</td>
<td>93.4</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>5,073</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>2,255</td>
<td>30.7</td>
<td>20.0</td>
<td>25.7</td>
</tr>
<tr>
<td>Money Orders</td>
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<td>244</td>
<td>5.1</td>
<td>4.7</td>
<td>2.7</td>
</tr>
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<td></td>
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<td>94.8</td>
<td>95.2</td>
<td>97.2</td>
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<td>100</td>
<td>100</td>
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<td>Non-Response Rate</td>
<td>2,612</td>
<td>35.6</td>
<td>16.0</td>
<td>36.4</td>
</tr>
<tr>
<td>Cashier, Bank or Other Official Checks</td>
<td>Yes</td>
<td>265</td>
<td>4.5</td>
<td>-</td>
<td>2.0</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>5,597</td>
<td>95.4</td>
<td>100</td>
<td>97.9</td>
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<td>Total</td>
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<td>100</td>
<td>100</td>
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<td>Non-Response Rate</td>
<td>1,466</td>
<td>20.0</td>
<td>16.0</td>
<td>14.2</td>
</tr>
<tr>
<td>In-Person Third Party Bill Pay</td>
<td>Yes</td>
<td>71</td>
<td>4.5</td>
<td>-</td>
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</tr>
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<td>No</td>
<td>1,482</td>
<td>95.4</td>
<td>100</td>
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<td></td>
<td>Total</td>
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<td>100</td>
<td>100</td>
<td>100</td>
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<tr>
<td></td>
<td>Non-Response Rate</td>
<td>5,774</td>
<td>78.7</td>
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<td>81.3</td>
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<tr>
<td>International Remittances</td>
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<td>158</td>
<td>4.1</td>
<td>13.3</td>
<td>2.1</td>
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<tr>
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<td>95.8</td>
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<td>3,847</td>
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<td>100</td>
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<tr>
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<td>Non-Response Rate</td>
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<td>47.5</td>
<td>40.0</td>
<td>38.6</td>
</tr>
<tr>
<td>Domestic Remittances</td>
<td>Yes</td>
<td>181</td>
<td>3.8</td>
<td>6.2</td>
<td>2.6</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>4,508</td>
<td>96.1</td>
<td>93.7</td>
<td>97.3</td>
</tr>
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<td></td>
<td>Total</td>
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<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>2,639</td>
<td>36.0</td>
<td>36.0</td>
<td>32.8</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- *' - '-' = For this table cell, there were no sample observations.
Table 5.3.2
Auxiliary Products at ATMs or Kiosks to Non-Customers by Asset Size

<table>
<thead>
<tr>
<th>Auxiliary Products</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Cashing Payroll Checks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>153</td>
<td>4.7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No</td>
<td>3,086</td>
<td>95.2</td>
<td>21</td>
<td>100</td>
</tr>
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<td>Total</td>
<td>3,240</td>
<td>100</td>
<td>21</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,088</td>
<td>55.7</td>
<td>4</td>
<td>16.0</td>
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</tr>
<tr>
<td>Yes</td>
<td>151</td>
<td>6.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No</td>
<td>2,124</td>
<td>93.3</td>
<td>14</td>
<td>100</td>
</tr>
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<td>Total</td>
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<td>100</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>5,053</td>
<td>68.9</td>
<td>11</td>
<td>44.0</td>
</tr>
<tr>
<td>Cashier, Bank or Other Official Checks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>153</td>
<td>6.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No</td>
<td>2,222</td>
<td>93.5</td>
<td>13</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>2,376</td>
<td>100</td>
<td>13</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,952</td>
<td>67.5</td>
<td>12</td>
<td>48.0</td>
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<td>In-Person Third Party Bill Pay</td>
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<td></td>
<td></td>
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<td>Yes</td>
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<td>-</td>
<td>-</td>
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<tr>
<td>No</td>
<td>606</td>
<td>96.6</td>
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<tr>
<td>Total</td>
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<td>100</td>
<td>2</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
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<td>91.4</td>
<td>23</td>
<td>92.0</td>
</tr>
<tr>
<td>International Remittances</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>21</td>
<td>3.6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>No</td>
<td>554</td>
<td>96.3</td>
<td>3</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>575</td>
<td>100</td>
<td>3</td>
<td>100</td>
</tr>
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<td>Non-Response Rate</td>
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<td>92.1</td>
<td>22</td>
<td>88.0</td>
</tr>
<tr>
<td>Domestic Remittances</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>21</td>
<td>2.7</td>
<td>-</td>
<td>-</td>
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<tr>
<td>No</td>
<td>741</td>
<td>97.2</td>
<td>3</td>
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<td>Total</td>
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<td>3</td>
<td>100</td>
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<tr>
<td>Non-Response Rate</td>
<td>6,566</td>
<td>89.5</td>
<td>22</td>
<td>88.0</td>
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</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
* '-' = For this table cell, there were no sample observations.
### Table 5.4
**Network-Branded Reloadable Prepaid Cards by Asset Size**

<table>
<thead>
<tr>
<th>Network-branded Reloadable Prepaid Cards</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Offer directly to Customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
<td>1,641</td>
<td>23.3</td>
<td>8</td>
<td>32.0</td>
</tr>
<tr>
<td>No</td>
<td></td>
<td>5,404</td>
<td>76.6</td>
<td>17</td>
<td>68.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>7,046</td>
<td>100</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td></td>
<td>282</td>
<td>3.8</td>
<td>27</td>
<td>4.8</td>
</tr>
<tr>
<td>Offer directly to Non-Customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
<td>1,020</td>
<td>14.4</td>
<td>6</td>
<td>25.0</td>
</tr>
<tr>
<td>No</td>
<td></td>
<td>6,048</td>
<td>85.5</td>
<td>18</td>
<td>75.0</td>
</tr>
<tr>
<td>Total</td>
<td></td>
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<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
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<td>259</td>
<td>3.5</td>
<td>1</td>
<td>4.0</td>
</tr>
<tr>
<td>Issue on behalf of third party businesses that offer directly to consumers</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td></td>
<td>477</td>
<td>6.7</td>
<td>5</td>
<td>20.0</td>
</tr>
<tr>
<td>No</td>
<td></td>
<td>6,573</td>
<td>93.2</td>
<td>20</td>
<td>80.0</td>
</tr>
<tr>
<td>Total</td>
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<td>7,051</td>
<td>100</td>
<td>25</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
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<td>277</td>
<td>3.7</td>
<td>22</td>
<td>4.0</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 5.5
Non-Traditional Forms of Identification Accepted for Check Cashing by Non-Customers by Asset Size

<table>
<thead>
<tr>
<th>Non-Traditional Forms of Identification</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Bank Cashes Checks for Non-Customers</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>2,571</td>
<td>39.2</td>
<td>18</td>
<td>81.8</td>
</tr>
<tr>
<td>No</td>
<td>3,976</td>
<td>60.7</td>
<td>4</td>
<td>18.1</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>22</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>781</td>
<td>10.6</td>
<td>3</td>
<td>12.0</td>
</tr>
<tr>
<td>Bank Accepts Foreign Passport</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,376</td>
<td>53.5</td>
<td>18</td>
<td>100</td>
</tr>
<tr>
<td>No</td>
<td>1,192</td>
<td>46.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>18</td>
<td>100</td>
</tr>
<tr>
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<td>64.9</td>
<td>7</td>
<td>28.0</td>
</tr>
<tr>
<td>Bank Accepts Other Foreign ID</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,010</td>
<td>39.3</td>
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<td>83.3</td>
</tr>
<tr>
<td>No</td>
<td>1,560</td>
<td>60.6</td>
<td>3</td>
<td>16.6</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,757</td>
<td>64.9</td>
<td>7</td>
<td>28.0</td>
</tr>
<tr>
<td>Bank Accepts Passport or Other Foreign ID</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>1,457</td>
<td>56.6</td>
<td>18</td>
<td>100</td>
</tr>
<tr>
<td>No</td>
<td>1,113</td>
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<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>2,571</td>
<td>100</td>
<td>18</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,757</td>
<td>64.9</td>
<td>7</td>
<td>28.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
### Table 5.6

**Unsecured Personal Loan Characteristics by Asset Size**

<table>
<thead>
<tr>
<th>Unsecured Personal Loan Characteristics</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Bank Offers Unsecured Personal Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>6,283</td>
<td>87.7</td>
<td>20</td>
<td>83.3</td>
</tr>
<tr>
<td>No</td>
<td>878</td>
<td>12.2</td>
<td>4</td>
<td>16.6</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>24</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>167</td>
<td>2.2</td>
<td>1</td>
<td>4.0</td>
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<tr>
<td>Requires Minimum Amount for Unsecured Personal Loans</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>None Stated</td>
<td>2,720</td>
<td>43.2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Yes: Less than or equal to $2,500</td>
<td>3,323</td>
<td>52.8</td>
<td>14</td>
<td>70.0</td>
</tr>
<tr>
<td>Yes: More than $2,500</td>
<td>239</td>
<td>3.8</td>
<td>6</td>
<td>30.0</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
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<td>5</td>
<td>20.0</td>
</tr>
<tr>
<td>Offers Repayment Period 90+ Days</td>
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<td></td>
<td></td>
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<td>Yes</td>
<td>5,156</td>
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<td>90.0</td>
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<tr>
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<td>1,126</td>
<td>17.9</td>
<td>2</td>
<td>10.0</td>
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<tr>
<td>Total</td>
<td>6,283</td>
<td>100</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>1,045</td>
<td>14.2</td>
<td>5</td>
<td>20.0</td>
</tr>
<tr>
<td>Offers APR 36 Percent or Less</td>
<td></td>
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<td></td>
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<tr>
<td>Yes</td>
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<td>89.1</td>
<td>19</td>
<td>95.0</td>
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<tr>
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<td>677</td>
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<td>Non-Response Rate</td>
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<tr>
<td>Offers Streamlined Application Process</td>
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</tr>
<tr>
<td>Yes</td>
<td>5,692</td>
<td>90.5</td>
<td>17</td>
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<td>15.0</td>
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<td>Total</td>
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<td>20</td>
<td>100</td>
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<tr>
<td>Non-Response Rate</td>
<td>1,045</td>
<td>14.2</td>
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<td>20.0</td>
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<tr>
<td>Offers Safe Unsecured Personal Loans</td>
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<tr>
<td>Yes</td>
<td>4,071</td>
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<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>1,045</td>
<td>14.2</td>
<td>5</td>
<td>20.0</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
### Table 5.6.1
**Unsecured Personal Loan by Minimum Loan Amount by Asset Size**

<table>
<thead>
<tr>
<th>Requires Minimum Amount for Unsecured Personal Loans</th>
<th>Asset Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
</tr>
<tr>
<td></td>
<td>Number</td>
</tr>
<tr>
<td>None Stated</td>
<td>2,720</td>
</tr>
<tr>
<td>Yes: Less than or equal to $2,500</td>
<td>3,323</td>
</tr>
<tr>
<td>Yes: More than $2,500</td>
<td>239</td>
</tr>
<tr>
<td>Total</td>
<td>6,283</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>1,045</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans.
- Figures do not always reconcile to totals because of rounding.
- "-" = For this table cell, there were no sample observations.
### Table 5.6.2
Unsecured Personal Loan Repayment Period by Asset Size

<table>
<thead>
<tr>
<th>Offers Repayment Period 90+ Days</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Yes</td>
<td>4,916</td>
<td>81.3</td>
<td>12</td>
<td>85.7</td>
</tr>
<tr>
<td>No</td>
<td>1,126</td>
<td>18.6</td>
<td>2</td>
<td>14.2</td>
</tr>
<tr>
<td>Total</td>
<td>6,043</td>
<td>100</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>1,285</td>
<td>17.5</td>
<td>11</td>
<td>44.0</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans with a minimum balance of $2,500 or less.
- Figures do not always reconcile to totals because of rounding.
### Table 5.6.3
Unsecured Personal Loan APR by Asset Size

<table>
<thead>
<tr>
<th>Offers APR 36 Percent or Less</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
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<td>Yes</td>
<td>5,344</td>
<td>88.7</td>
<td>13</td>
<td>92.8</td>
</tr>
<tr>
<td>No</td>
<td>677</td>
<td>11.2</td>
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<td>7.1</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>14</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
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<td>17.8</td>
<td>11</td>
<td>44.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans with a minimum balance of $2,500 or less.
Annual Percentage Rate (APR) includes upfront fees plus interest.
Figures do not always reconcile to totals because of rounding.
### Table 5.6.4
Unsecured Personal Loan Underwriting by Asset Size

<table>
<thead>
<tr>
<th>Offers Streamlined Application Process</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Yes</td>
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<td>11</td>
<td>78.5</td>
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<td>21.4</td>
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<td>Total</td>
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<tr>
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<td>17.5</td>
<td>11</td>
<td>44.0</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer unsecured personal loans with a minimum balance of $2,500 or less.
Figures do not always reconcile to totals because of rounding.
## Table 6.1.1
Financial Education and Outreach by Asset Size

<table>
<thead>
<tr>
<th>Financial Education and Outreach</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Teach Basic Financial Education Topics</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
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<td>447</td>
<td>82.5</td>
<td>3,000</td>
</tr>
<tr>
<td>No</td>
<td>3,693</td>
<td>51.5</td>
<td>94</td>
<td>17.4</td>
<td>3,595</td>
</tr>
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<td>Total</td>
<td>7,162</td>
<td>100</td>
<td>541</td>
<td>100</td>
<td>6,596</td>
</tr>
<tr>
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<td>166</td>
<td>2.2</td>
<td>17</td>
<td>3.1</td>
<td>148</td>
</tr>
<tr>
<td>Funding to Community Partners</td>
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<td></td>
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<td></td>
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</tr>
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<td>444</td>
<td>83.6</td>
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<td>94</td>
<td>17.4</td>
<td>3,446</td>
</tr>
<tr>
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<td>7,162</td>
<td>100</td>
<td>541</td>
<td>100</td>
<td>6,596</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>166</td>
<td>2.2</td>
<td>17</td>
<td>3.1</td>
<td>148</td>
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<td>Provide Technical Expertise</td>
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<td>83.6</td>
<td>3,446</td>
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<td>255</td>
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Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### Table 6.1.2

**Effectiveness Rating of Financial Education and Outreach by Asset Size**

<table>
<thead>
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<th>Asset Size</th>
<th>Financial Education and Outreach</th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
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</thead>
<tbody>
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<td></td>
<td></td>
<td>All Banks</td>
<td>Greater than $38 Billion (Largest)</td>
<td>$1 Billion to $38 Billion (Midsize)</td>
<td>Less than $1 Billion (Smallest)</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>-</td>
<td>-</td>
<td>4</td>
<td>1.1</td>
<td>42</td>
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<td>2</td>
<td>9.0</td>
<td>109</td>
<td>24.8</td>
<td>829</td>
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<td>81.8</td>
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<td>46.8</td>
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<td>1</td>
<td>4.5</td>
<td>64</td>
<td>14.6</td>
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<td>4.5</td>
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<td>12.4</td>
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<tr>
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<td>4.1</td>
<td>2</td>
<td>0.5</td>
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<td>1,000</td>
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<td>4.1</td>
<td>96</td>
<td>22.1</td>
<td>1,063</td>
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<td>1</td>
<td>4.5</td>
<td>72</td>
<td>16.4</td>
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<td>16.6</td>
<td>44</td>
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<td>100</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>-</td>
<td>-</td>
<td>7</td>
<td>1.6</td>
<td>63</td>
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<td>27.5</td>
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<td>4.5</td>
<td>84</td>
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<td>978</td>
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<td>3</td>
<td>13.6</td>
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<td>18.1</td>
<td>47</td>
<td>10.6</td>
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<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Not effective at all</td>
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<td>-</td>
<td>2</td>
<td>0.5</td>
<td>85</td>
</tr>
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<td>1</td>
<td>4.1</td>
<td>101</td>
<td>23.0</td>
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</tr>
<tr>
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<td>3</td>
<td>12.5</td>
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<td>19.6</td>
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<tr>
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<td>3</td>
<td>12.5</td>
<td>34</td>
<td>7.8</td>
<td>595</td>
</tr>
<tr>
<td>Total</td>
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<td>24</td>
<td>100</td>
<td>442</td>
<td>100</td>
<td>5,191</td>
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<td>4.0</td>
<td>116</td>
<td>20.8</td>
<td>1,553</td>
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</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question and that also offer the respective types of financial education and outreach.

Figures do not always reconcile to totals because of rounding.

- - - = For this table cell, there were no sample observations.
### Table 6.1.2

**Effectiveness Rating of Financial Education and Outreach by Asset Size**

<table>
<thead>
<tr>
<th>Financial Education and Outreach</th>
<th>All Banks</th>
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<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not effective at all</td>
<td>21</td>
<td>3.0</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>81</td>
<td>11.7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Effective</td>
<td>314</td>
<td>45.4</td>
<td>2</td>
<td>33.3</td>
</tr>
<tr>
<td>Very effective</td>
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<td>3</td>
<td>50.0</td>
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<td>16.6</td>
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<td>Total</td>
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<td>100</td>
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<td>76.0</td>
</tr>
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</table>

Notes:

- Proportions are calculated based on respondents that answered the question and that also offer the respective types of financial education and outreach.
- Figures do not always reconcile to totals because of rounding.
- ' - ' = For this table cell, there were no sample observations.
### Table 6.1.3
Financial Education and Outreach Frequency by Asset Size

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<th>Frequency</th>
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<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
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</thead>
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<td>Pct of Col</td>
</tr>
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<td>-</td>
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<td>One Activity</td>
<td>1,417</td>
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<td>-</td>
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<td>Two Activities</td>
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<td>15.8</td>
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<td>12.0</td>
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<td>21.2</td>
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<td>166</td>
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<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
## Table 6.2.1
Locations for Financial Education and Outreach by Asset Size

<table>
<thead>
<tr>
<th>Locations</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
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</thead>
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<td>Number</td>
<td>Pct of Col</td>
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<tr>
<td>Public Gatherings/Fairs</td>
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<td>100</td>
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<tr>
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<td>32.5</td>
<td>18</td>
<td>75.0</td>
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<tr>
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<td>4,119</td>
<td>67.4</td>
<td>6</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
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<td>100</td>
<td>24</td>
<td>100</td>
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<tr>
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<td>4.0</td>
</tr>
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<td>Workplaces</td>
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<td>25</td>
<td>100</td>
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<td>18</td>
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<tr>
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<td>4,273</td>
<td>70.0</td>
<td>7</td>
<td>28.0</td>
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<td>25</td>
<td>100</td>
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<td>K-12 Schools</td>
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<td>100</td>
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<td>100</td>
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<td>18.1</td>
<td>1</td>
<td>4.0</td>
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**Notes:**
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 6.2.1
Locations for Financial Education and Outreach by Asset Size

<table>
<thead>
<tr>
<th>Locations</th>
<th>All Banks</th>
<th></th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
</tr>
<tr>
<td>Military Installations</td>
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<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
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<td>509</td>
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<tr>
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<td>17.5</td>
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<td>4.0</td>
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Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
Table 6.2.2  
Locations for Financial Education and Outreach by Branch Concentration in LMI and MSA Geographies

<table>
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<th>Locations</th>
<th>All Banks</th>
<th>Branch Concentration in LMI Geographies</th>
<th>Branch Concentration in MSA Geographies</th>
</tr>
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<td>Pct of Col</td>
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<td></td>
<td>Pct</td>
</tr>
<tr>
<td>Public Gatherings/Fairs</td>
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</tr>
<tr>
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<td>Total</td>
</tr>
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<td></td>
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<td>Non-Response Rate</td>
</tr>
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</tr>
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<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>K-12 Schools</td>
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</tr>
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<td></td>
<td></td>
<td>No</td>
</tr>
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</tr>
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<td></td>
<td></td>
<td>Non-Response Rate</td>
</tr>
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<td>Government Sites</td>
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</tr>
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<td></td>
<td></td>
<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>Bank Branches</td>
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<tr>
<td></td>
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<td>No</td>
</tr>
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<td>Total</td>
</tr>
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<td></td>
<td>Non-Response Rate</td>
</tr>
<tr>
<td>Vocational Schools/Colleges</td>
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</tr>
<tr>
<td></td>
<td></td>
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<td>No</td>
</tr>
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<td></td>
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<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non-Response Rate</td>
</tr>
</tbody>
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Notes:
Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.
Figures do not always reconcile to totals because of rounding.
<table>
<thead>
<tr>
<th>Locations</th>
<th>All Banks</th>
<th>Branch Concentration in LMI Geographies</th>
<th>Branch Concentration in MSA Geographies</th>
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<tbody>
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<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
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<tr>
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Notes:
Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations. Figures do not always reconcile to totals because of rounding.
Table 6.2.3
Effectiveness of Financial Education and Outreach Locations by Asset Size

<table>
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<th>Locations</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Public Gatherings/Fairs</td>
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<td>83 4.2</td>
<td>- -</td>
<td>19 7.4</td>
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<td>106 39.8</td>
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<tr>
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<td>Effective</td>
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<td>9 50.0</td>
<td>91 34.2</td>
</tr>
<tr>
<td></td>
<td>Very Effective</td>
<td>83 4.2</td>
<td>- -</td>
<td>19 7.4</td>
</tr>
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<td>- -</td>
<td>29 11.1</td>
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<td>268 100</td>
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</tr>
<tr>
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<td>Effective</td>
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<td>12 70.5</td>
<td>163 58.4</td>
</tr>
<tr>
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<td>Very Effective</td>
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<td>3 17.6</td>
<td>37 13.2</td>
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<tr>
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<td>Don't know</td>
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<td>- -</td>
<td>12 4.4</td>
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<td>Effective</td>
<td>1,934 43.3</td>
<td>12 54.5</td>
<td>198 44.9</td>
</tr>
<tr>
<td></td>
<td>Very Effective</td>
<td>592 13.2</td>
<td>5 22.7</td>
<td>77 17.4</td>
</tr>
<tr>
<td></td>
<td>Don't know</td>
<td>584 13.0</td>
<td>3 13.6</td>
<td>49 11.2</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>4,464 100</td>
<td>22 100</td>
<td>442 100</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>2,864 39.0</td>
<td>3 12.0</td>
<td>116 20.8</td>
</tr>
<tr>
<td>Government Sites</td>
<td>Not Effective at all</td>
<td>21 3.2</td>
<td>- -</td>
<td>- -</td>
</tr>
<tr>
<td></td>
<td>Slightly effective</td>
<td>215 32.8</td>
<td>2 20.0</td>
<td>22 19.5</td>
</tr>
<tr>
<td></td>
<td>Effective</td>
<td>324 49.5</td>
<td>5 50.0</td>
<td>64 56.5</td>
</tr>
<tr>
<td></td>
<td>Very Effective</td>
<td>56 8.6</td>
<td>2 20.0</td>
<td>12 10.8</td>
</tr>
<tr>
<td></td>
<td>Don't know</td>
<td>37 5.6</td>
<td>1 10.0</td>
<td>14 13.0</td>
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<tr>
<td></td>
<td>Total</td>
<td>656 100</td>
<td>10 100</td>
<td>114 100</td>
</tr>
<tr>
<td></td>
<td>Non-Response Rate</td>
<td>6,672 91.0</td>
<td>15 60.0</td>
<td>444 79.5</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.
Figures do not always reconcile to totals because of rounding.
'-' = For this table cell, there were no sample observations.
### Table 6.2.3
**Effectiveness of Financial Education and Outreach Locations by Asset Size**

<table>
<thead>
<tr>
<th>Locations</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Bank Branches</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Effective at all</td>
<td>23</td>
<td>0.7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>961</td>
<td>30.5</td>
<td>1</td>
<td>5.5</td>
</tr>
<tr>
<td>Effective</td>
<td>1,730</td>
<td>54.9</td>
<td>12</td>
<td>66.6</td>
</tr>
<tr>
<td>Very Effective</td>
<td>433</td>
<td>13.7</td>
<td>5</td>
<td>27.7</td>
</tr>
<tr>
<td>Total</td>
<td>3,149</td>
<td>100</td>
<td>18</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,179</td>
<td>57.0</td>
<td>7</td>
<td>28.0</td>
</tr>
<tr>
<td>Vocational Schools/Colleges</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Effective at all</td>
<td>4</td>
<td>0.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>421</td>
<td>31.1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Effective</td>
<td>659</td>
<td>48.7</td>
<td>11</td>
<td>64.7</td>
</tr>
<tr>
<td>Very Effective</td>
<td>113</td>
<td>8.4</td>
<td>4</td>
<td>23.5</td>
</tr>
<tr>
<td>Don't know</td>
<td>152</td>
<td>11.2</td>
<td>2</td>
<td>11.7</td>
</tr>
<tr>
<td>Total</td>
<td>1,352</td>
<td>100</td>
<td>17</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>5,976</td>
<td>100</td>
<td>8</td>
<td>32.0</td>
</tr>
<tr>
<td>Military Installations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Slightly effective</td>
<td>9</td>
<td>17.2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Effective</td>
<td>36</td>
<td>63.7</td>
<td>3</td>
<td>75.0</td>
</tr>
<tr>
<td>Very Effective</td>
<td>2</td>
<td>4.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Don't know</td>
<td>8</td>
<td>14.6</td>
<td>1</td>
<td>25.0</td>
</tr>
<tr>
<td>Total</td>
<td>57</td>
<td>100</td>
<td>4</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>7,271</td>
<td>99.2</td>
<td>21</td>
<td>84.0</td>
</tr>
<tr>
<td>Nonprofit/Community Organizations</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not Effective at all</td>
<td>106</td>
<td>4.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Slightly effective</td>
<td>496</td>
<td>20.4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Effective</td>
<td>1,179</td>
<td>48.6</td>
<td>12</td>
<td>57.1</td>
</tr>
<tr>
<td>Very Effective</td>
<td>334</td>
<td>13.7</td>
<td>8</td>
<td>38.0</td>
</tr>
<tr>
<td>Don't know</td>
<td>307</td>
<td>12.6</td>
<td>1</td>
<td>4.7</td>
</tr>
<tr>
<td>Total</td>
<td>2,423</td>
<td>100</td>
<td>21</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>4,905</td>
<td>66.9</td>
<td>4</td>
<td>16.0</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.
Figures do not always reconcile to totals because of rounding.
* - * = For this table cell, there were no sample observations.
### Table 6.2.3

**Effectiveness of Financial Education and Outreach Locations by Asset Size**

<table>
<thead>
<tr>
<th>Locations</th>
<th>All Banks</th>
<th>Asset Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Other</td>
<td>Slightly effective</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td>Effective</td>
<td>81</td>
</tr>
<tr>
<td></td>
<td>Very Effective</td>
<td>82</td>
</tr>
<tr>
<td></td>
<td>Don't know</td>
<td>23</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>229</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>7,099</td>
<td>96.8</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question and that also offer financial education and outreach at the respective locations.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
### 7.1.1

**Profitability as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Profitability</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Major obstacle</td>
<td>1,729</td>
<td>24.4</td>
<td>45.8</td>
<td>26.6</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>2,779</td>
<td>39.2</td>
<td>41.6</td>
<td>39.9</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>1,800</td>
<td>25.4</td>
<td>8.3</td>
<td>25.6</td>
</tr>
<tr>
<td>Don't know</td>
<td>766</td>
<td>10.8</td>
<td>4.1</td>
<td>7.7</td>
</tr>
<tr>
<td>Total</td>
<td>7,076</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
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<td>3.4</td>
<td>4.0</td>
<td>3.1</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### 7.1.2

**Fraud as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Fraud</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major obstacle</td>
<td>2,220</td>
<td>31.8</td>
<td>40.0</td>
<td>35.0</td>
<td>31.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>3,290</td>
<td>47.2</td>
<td>36.0</td>
<td>44.2</td>
<td>47.5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>954</td>
<td>13.6</td>
<td>20.0</td>
<td>14.2</td>
<td>13.6</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Don't know</td>
<td>503</td>
<td>7.2</td>
<td>4.0</td>
<td>6.4</td>
<td>7.3</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6,968</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>360</td>
<td>4.9</td>
<td>3.5</td>
<td>5.0</td>
<td>5.0</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
### 7.1.3
**Nonbank Competition as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Nonbank Competition</th>
<th>Number</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
<th>Pct of Col</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Banks</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Greater than $38 Billion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Largest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>$1 Billion to $38 Billion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Midsize</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than $1 Billion</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smallest</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major obstacle</td>
<td>1,117</td>
<td>15.8</td>
<td>28.0</td>
<td>24.3</td>
<td>15.1</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>2,709</td>
<td>38.5</td>
<td>48.0</td>
<td>34.4</td>
<td>38.8</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>1,981</td>
<td>28.1</td>
<td>16.0</td>
<td>23.3</td>
<td>28.6</td>
</tr>
<tr>
<td>Don't know</td>
<td>1,226</td>
<td>17.4</td>
<td>8.0</td>
<td>17.8</td>
<td>17.4</td>
</tr>
<tr>
<td>Total</td>
<td>7,035</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>293</td>
<td>4.0</td>
<td>3.1</td>
<td>4.1</td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
### 7.1.4

**Types of Nonbank Competition Obstacles by Asset Size**

<table>
<thead>
<tr>
<th>Nonbank Competition</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Check cashers</td>
<td>1,167</td>
<td>31.0</td>
<td>27.7</td>
<td>44.8</td>
</tr>
<tr>
<td>Payday lenders</td>
<td>1,275</td>
<td>33.9</td>
<td>5.5</td>
<td>19.6</td>
</tr>
<tr>
<td>Money order providers</td>
<td>135</td>
<td>3.5</td>
<td>-</td>
<td>2.3</td>
</tr>
<tr>
<td>Retail Businesses Offering Network-Branded Reloadable Prepaid Cards</td>
<td>391</td>
<td>10.4</td>
<td>33.3</td>
<td>14.1</td>
</tr>
<tr>
<td>Other</td>
<td>256</td>
<td>6.8</td>
<td>16.6</td>
<td>6.2</td>
</tr>
<tr>
<td>Don't know</td>
<td>532</td>
<td>14.1</td>
<td>16.6</td>
<td>12.5</td>
</tr>
<tr>
<td>Total</td>
<td>3,759</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>3,569</td>
<td>48.7</td>
<td>28.0</td>
<td>43.5</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question and that also reported the respective types of nonbank competition as a major or minor obstacle.
- Figures do not always reconcile to totals because of rounding.
- ‘-’ = For this table cell, there were no sample observations.
### 7.1.5

**Underwriting as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Underwriting</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Major obstacle</td>
<td>2,002</td>
<td>28.4</td>
<td>32.0</td>
<td>34.7</td>
<td>27.9</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>2,937</td>
<td>41.7</td>
<td>40.0</td>
<td>37.9</td>
<td>42.1</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>1,169</td>
<td>16.6</td>
<td>20.0</td>
<td>14.8</td>
<td>16.7</td>
</tr>
<tr>
<td>Don't know</td>
<td>920</td>
<td>13.0</td>
<td>8.0</td>
<td>12.5</td>
<td>13.1</td>
</tr>
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<td>Total</td>
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<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
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<td>Non-Response Rate</td>
<td>298</td>
<td>4.0</td>
<td>4.0</td>
<td>4.0</td>
<td>4.1</td>
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</tbody>
</table>

Notes:

Proportions are calculated based on respondents that answered the question. Figures do not always reconcile to totals because of rounding.
### 7.2.1

**Product Development as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Product Development</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Major obstacle</td>
<td>828</td>
<td>11.7</td>
<td>8.0</td>
<td>15.1</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>3,160</td>
<td>44.9</td>
<td>64.0</td>
<td>46.3</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>2,128</td>
<td>30.2</td>
<td>28.0</td>
<td>30.2</td>
</tr>
<tr>
<td>Don't know</td>
<td>917</td>
<td>13.0</td>
<td>-</td>
<td>8.2</td>
</tr>
<tr>
<td>Total</td>
<td>7,035</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>293</td>
<td>4.0</td>
<td>-</td>
<td>3.1</td>
</tr>
</tbody>
</table>

Notes:
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- "-" = For this cell, there were no sample observations.
### 7.2.2

**Lack of Consumer Understanding as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Lack of Consumer Understanding</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major obstacle</td>
<td>2,220</td>
<td>31.4</td>
<td>40.0</td>
<td>34.8</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>3,044</td>
<td>43.1</td>
<td>44.0</td>
<td>45.4</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>721</td>
<td>10.2</td>
<td>12.0</td>
<td>6.8</td>
</tr>
<tr>
<td>Don't know</td>
<td>1,070</td>
<td>15.1</td>
<td>4.0</td>
<td>12.8</td>
</tr>
<tr>
<td>Total</td>
<td>7,056</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>272</td>
<td>3.7</td>
<td>3.1</td>
<td>3.1</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### 7.2.3

**Lack of Familiarity as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Lack of Familiarity</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>7,056</td>
<td>402</td>
<td>2,969</td>
<td>2,822</td>
</tr>
<tr>
<td>Pct of Col</td>
<td>5.7</td>
<td>4.0</td>
<td>44.0</td>
<td>39.4</td>
</tr>
<tr>
<td>Pct of Col</td>
<td>7.3</td>
<td>5.5</td>
<td>39.4</td>
<td>40.0</td>
</tr>
<tr>
<td>Total</td>
<td>7,056</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>272</td>
<td>3.7</td>
<td>5.9</td>
<td>12.7</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
- '-' = For this table cell, there were no sample observations.
### 7.2.4

**Lack of Customer Demand as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Lack of Customer Demand</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Major obstacle</td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td></td>
<td>1,268</td>
<td>17.9</td>
<td>8.0</td>
<td>13.7</td>
<td>18.3</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>2,633</td>
<td>37.3</td>
<td>40.0</td>
<td>40.3</td>
<td>37.0</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>1,366</td>
<td>19.3</td>
<td>40.0</td>
<td>26.6</td>
<td>18.6</td>
</tr>
<tr>
<td>Don't know</td>
<td>1,788</td>
<td>25.3</td>
<td>12.0</td>
<td>19.2</td>
<td>25.9</td>
</tr>
<tr>
<td>Total</td>
<td>7,056</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>272</td>
<td>3.7</td>
<td></td>
<td>3.1</td>
<td>3.7</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### Effective Product Marketing as an Obstacle by Asset Size

<table>
<thead>
<tr>
<th>Effective Product Marketing</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major obstacle</td>
<td>1,076</td>
<td>19.1</td>
<td>20.0</td>
<td>24.2</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>3,109</td>
<td>55.2</td>
<td>64.0</td>
<td>55.7</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>1,438</td>
<td>25.5</td>
<td>16.0</td>
<td>20.0</td>
</tr>
<tr>
<td>Total</td>
<td>5,624</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

**Notes:**
- Proportions are calculated based on respondents that answered the question.
- Figures do not always reconcile to totals because of rounding.
### Regulatory Environment as an Obstacle by Asset Size

<table>
<thead>
<tr>
<th>Regulatory Environment</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>7,034</td>
<td>2,456</td>
<td>2,081</td>
<td>1,596</td>
</tr>
<tr>
<td>Pct of Col</td>
<td>100</td>
<td>34.9</td>
<td>33.3</td>
<td>31.6</td>
</tr>
<tr>
<td>Pct of Col</td>
<td>100</td>
<td>33.3</td>
<td>37.5</td>
<td>33.0</td>
</tr>
<tr>
<td>Pct of Col</td>
<td>100</td>
<td>31.6</td>
<td>25.0</td>
<td>26.6</td>
</tr>
<tr>
<td>Pct of Col</td>
<td>100</td>
<td>35.1</td>
<td>22.7</td>
<td>22.3</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>294</td>
<td>4.0</td>
<td>4.0</td>
<td>4.1</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question.
Figures do not always reconcile to totals because of rounding.
### 7.3.2

**Customer ID as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Customer ID</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Major obstacle</td>
<td>1,811</td>
<td>40.2</td>
<td>29.4</td>
<td>41.8</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>2,145</td>
<td>47.7</td>
<td>47.0</td>
<td>45.3</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>513</td>
<td>11.4</td>
<td>17.6</td>
<td>12.0</td>
</tr>
<tr>
<td>Don't know</td>
<td>24</td>
<td>0.5</td>
<td>5.8</td>
<td>0.7</td>
</tr>
<tr>
<td>Total</td>
<td>4,495</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,833</td>
<td>38.6</td>
<td>32.0</td>
<td>37.3</td>
</tr>
</tbody>
</table>

**Notes:**
Respondents that did not consider the regulatory environment as a major or minor obstacle in offering financial products and services to unbanked and underbanked consumers are excluded.
Figures do not always reconcile to totals because of rounding.
7.3.3
Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) as an Obstacle by Asset Size

<table>
<thead>
<tr>
<th>BSA/AML</th>
<th>Asset Size</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Major obstacle</td>
<td></td>
<td>1,529</td>
<td>34.0</td>
<td>17.6</td>
<td>34.7</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td></td>
<td>2,184</td>
<td>48.5</td>
<td>47.0</td>
<td>50.3</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td></td>
<td>711</td>
<td>15.8</td>
<td>29.4</td>
<td>13.4</td>
</tr>
<tr>
<td>Don't know</td>
<td></td>
<td>69</td>
<td>1.5</td>
<td>5.8</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>4,495</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td></td>
<td>2,833</td>
<td>38.6</td>
<td>32.0</td>
<td>37.3</td>
</tr>
</tbody>
</table>

Notes:
Proportions are calculated based on respondents that answered the question and that also considered the regulatory environment as a major or minor obstacle in offering financial products and services to the unbanked and underbanked. Figures do not always reconcile to totals because of rounding.
### 7.3.4

**Fair Lending/Compliance Risk as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Fair Lending/Compliance Risk</th>
<th>Asset Size</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>All Banks</td>
</tr>
<tr>
<td></td>
<td>Number</td>
</tr>
<tr>
<td>Major obstacle</td>
<td>1,586</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>1,928</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>930</td>
</tr>
<tr>
<td>Don't know</td>
<td>28</td>
</tr>
<tr>
<td>Total</td>
<td>4,473</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,855</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question and that also considered the regulatory environment as a major or minor obstacle in offering financial products and services to the unbanked and underbanked. Figures do not always reconcile to totals because of rounding.
### 7.3.5

**Third-party Relationship Risk as an Obstacle by Asset Size**

<table>
<thead>
<tr>
<th>Third-party relationship risk</th>
<th>All Banks</th>
<th>Greater than $38 Billion (Largest)</th>
<th>$1 Billion to $38 Billion (Midsize)</th>
<th>Less than $1 Billion (Smallest)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
<td>Pct of Col</td>
</tr>
<tr>
<td>Major obstacle</td>
<td>882</td>
<td>19.8</td>
<td>6.2</td>
<td>14.8</td>
</tr>
<tr>
<td>Minor obstacle</td>
<td>1,830</td>
<td>41.1</td>
<td>43.7</td>
<td>46.8</td>
</tr>
<tr>
<td>Not an obstacle at all</td>
<td>698</td>
<td>15.6</td>
<td>12.5</td>
<td>22.6</td>
</tr>
<tr>
<td>Don't know</td>
<td>1,039</td>
<td>23.3</td>
<td>37.5</td>
<td>15.6</td>
</tr>
<tr>
<td>Total</td>
<td>4,451</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Non-Response Rate</td>
<td>2,877</td>
<td>39.2</td>
<td>36.0</td>
<td>37.3</td>
</tr>
</tbody>
</table>

**Notes:**
Proportions are calculated based on respondents that answered the question and that also considered the regulatory environment as a major or minor obstacle in offering financial products and services to the unbanked and underbanked. Figures do not always reconcile to totals because of rounding.